



Drafts

BRS: (limit\$ near3 use)

Pending

Active

- 1 L1: (1) (limit\$ near3 use) near6 (credit near3 card)
- 2 L2: (4) (limit\$ near3 use) and (credit near3 card)
- 3 L3: (1) ("6422462").PN.
- 4 L4: (1) ("6636833").PN.

Failed

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Favorites

Tagged (1)

UDC

Queue

Trash

DBs Default operator: OR Highlight all hit terms initially

3/9/06 MC
foreign search

	U	D	Document ID	Issue Date	Pages	Title	Current OR	Current XRef	Retrieval
1	<input type="checkbox"/>	<input checked="" type="checkbox"/>	KR 2004107008	20041220	1	Credit card, method for setting payment assurance			

Ready

NUM



STIC Search Report

EIC 3600

STIC Database Tracking Number: 181148

TO: Michael Cuff
Location: 5D29
Art Unit : 3627
Thursday, March 09, 2006
Case Serial Number: 09/665574

From: Janice Burns
Location: EIC 3600
Knox 4B71
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Search Notes

Dear Examiner

The only things I found were by your inventors.

If you have any questions or need a refocused please feel to contact me.

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US Patent & Trademark Office
Scientific & Technical Information Center
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571-272-3518
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Set Items Description
S1 1854000 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
 CRIB? OR ASSIGN???
S2 1988622 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
 EMPLOY? OR SERVICE
S3 1132320 (CREDIT OR CHARGE OR DEBIT OR BANK OR BANC OR SMART) (1W) (C-
 ARD OR CARDS) OR CREDITCARD? ? OR CHARGECARD? ? OR DEBITCARD?
 ? OR BANKCARD? ? OR NUMBER? ?
S4 1148762 DETERMIN??? OR DECID??? OR CONCLUD??? OR ESTABLISH???
S5 1206276 CONDITION? ? OR EVENT? ? OR LIMITATION? ?
S6 962428 OCCUR??? OR HAPPEN? OR ENCOUNTER? OR MEET??? OR TRIGGER? OR
 SATISFIED
S7 392469 DEACTIVAT? OR DISABL??? OR STOP OR CANCEL? OR CUTOFF
S8 26844 S1(3N)S2(3N)S3
S9 1084 S8(S)S7
S10 397 S9(S)S5
S11 207 S10(S)S6
S12 27 S11 AND IC=(G06F-017/60 OR G07F?)
File 348:EUROPEAN PATENTS 1978-2006/Feb W04
 (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060302,UT=20060223
 (c) 2006 WIPO/Univentio

12/3,K/6 (Item 6 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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01513601

Credit card system and method

Kreditkartensystem und dazugehoriges Verfahren

Systeme et methode pour cartes de credit

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PATENT (CC, No, Kind, Date): EP 1265200 A1 021211 (Basic)

APPLICATION (CC, No, Date): EP 2002012258 020604;

PRIORITY (CC, No, Date): US 295020 010604

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-007/08 ; G07F-019/00 ; G07F-007/10

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 17

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200250	428
SPEC A	(English)	200250	24158
Total word count - document A			24586
Total word count - document B			0
Total word count - documents A + B			24586

INTERNATIONAL PATENT CLASS (V7): G07F-007/08 ...

... G07F-019/00 ...

... G07F-007/10

...SPECIFICATION expiration date of the card. Stated differently, the a limited-use credit card number is **deactivated** upon a use- **triggered condition** which **occurs** subsequent to assignment of said at least one credit card number.

The term "deactivated" means...

12/3,K/7 (Item 7 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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01302489

Credit card system and method

Kreditkartensystem und -verfahren

Systeme et methode pour cartes de credit

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1115095 A2 010711 (Basic)
EP 1115095 A3 020320

APPLICATION (CC, No, Date): EP 2001201056 990325;

PRIORITY (CC, No, Date): IE 980223 980325; IE 980346 980507; IE 980458
980615; US 92500 P 980713; US 98175 P 980826; US 99614 P 980909; US
235836 990122

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

RELATED PARENT NUMBER(S) - PN (AN):

EP 1029311 (EP 99912017)

INTERNATIONAL PATENT CLASS (V7): G07F-007/10 ; G07F-019/00

ABSTRACT WORD COUNT: 102

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200128	912
SPEC A	(English)	200128	15282
Total word count - document A			16194
Total word count - document B			0
Total word count - documents A + B			16194

INTERNATIONAL PATENT CLASS (V7): G07F-007/10 ...

... G07F-019/00

...SPECIFICATION card numbers to be a limited-use credit card number which
is deactivated upon a **use - triggered condition** subsequent; and
associating the master **credit card number** with the **limited - use
credit card number**, while ensuring that the master credit card
number cannot be discovered on the basis of the **limited - use credit
card number**.

The technique further comprises: receiving notification that the
limited-use credit card number has been used in a credit card
transaction; determining whether a limited-use **event** has **occurred**
based on the notification, and if so, generating a **deactivation**
command; and **deactivating the limited - use credit card** if a
limited - use event has **occurred**, based on the **deactivation**
command which is generated upon a **use- triggered condition** subsequent.
In one embodiment, the limited- use **event** is **satisfied** when the
limited - use credit card is **used** only once. In another
embodiment, the limited- use **event** is **satisfied** when the **limited -
use credit card** is **used** to accrue charges which are greater than a
prescribed monetary amount, which are greater than...

...determines whether to deactivate the limited-use credit card number

based on whether a limited- use event pertaining to the use of the limited - use credit card number has occurred , and if so, generates the deactivation command when the limited- use event has occurred ; and deactivating the limited - use credit card number based on the deactivation command.

One advantage of the above-described techniques is that the credit card holder obtains...

...CLAIMS set of conditions associated with the limited-use credit card number;
determining whether a limited- use event has occurred ; and deactivating the limited - use credit card number based on the limited - use event and/or the set of conditions associated with limited - use credit card number .

5. A method as claimed in any preceding claim further comprising:
assigning another limited-use...

12/3,K/8 (Item 8 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01201684

CREDIT CARD SYSTEM AND METHOD
KREDITKARTENSYSTEM UND -VERFAHREN
SYSTEME ET PROCEDE DE CARTE DE CREDIT

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(Proprietor designated states: all)

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PATENT (CC, No, Kind, Date): EP 1153375 A1 011114 (Basic)
EP 1153375 B1 030115
WO 2000049586 000824

APPLICATION (CC, No, Date): EP 2000903945 000218; WO 2000IE25 000218

PRIORITY (CC, No, Date): US 120747 P 990218; US 129033 P 990413; US 134027
P 990513; US 144875 P 990720; US 147153 P 990804

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-007/10 ; G07F-019/00

NOTE:

No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200303	1453
CLAIMS B	(German)	200303	1358
CLAIMS B	(French)	200303	1726
SPEC B	(English)	200303	21582
Total word count - document A			0
Total word count - document B			26119
Total word count - documents A + B			26119

INTERNATIONAL PATENT CLASS (V7): G07F-007/10 ...

... G07F-019/00

...SPECIFICATION in the security of the system.

These and other advantages of the present invention are **satisfied** by a first exemplary embodiment, which pertains to a method used in a financial transaction system capable of using a limited use credit card number which is **deactivated** upon a **use-triggered condition** which **occurs** subsequent to assignment of said at least one credit card number and which is associated the master account **number** of a customer. The method **controls** the validity of the **limited use credit card number** and includes the steps of: sending to a customer from a **limited use credit card number** issuer a **limited use credit card number** which is not yet activated; receiving acknowledgment of delivery by the customer of the **limited use credit card number** which is not yet activated; communicating with a **limited use card number** card issuer to activate the card before it can be **used** in a transaction; and validating the **limited use credit card** to have associated **limited use** properties. These properties can be such things as a specific time period, a specific merchant...

...determining whether said limited use credit card number has been deactivated because the limited use **condition** has been **satisfied**; transmitting a signal to the merchant denying authorization of the card number if the credit card number has been **deactivated**; transmitting a signal to a master **credit card** issuing facility which issued that **limited use credit card number**, said signal including original transaction details but with the **limited use credit card number** remapped to be a master **credit card number** if said **limited use credit card number** has not been **deactivated**; determining at the whether authorization can be obtained against the master credit card number; authorizing...

...of the transaction based on this determination; remapped any such authorization or denial to the **limited use credit card number** for transmission to the merchant; and transmitting a signal to the merchant authorizing or denying authorization of the **limited use credit card number**.

Further, the present invention provides a method of conducting a settlement transaction including transmitting a...

...can then deactivate the limited use credit card number by the card issuer when a **use-triggered condition** is present. Also, **limited use transaction numbers** can be obtained by authorized users and transactions can be processed within the existing credit...time period, total charge in a single transaction, etc. A common feature is that the **limitation** is based on a **use-triggered condition** subsequent, and not just the expiration date of the card. Stated differently, the a **limited - use credit card number** is **deactivated** upon a **use-triggered condition** which **occurs** subsequent to assignment of said at least one credit card number.

The terms "card holder..."

...CLAIMS B1

1. A method of controlling the validity of a **limited use credit card number** (126) in a financial transaction system capable of using at least one **limited use credit card number** (126) which is **deactivated** upon a **use-triggered condition** which

occurs subsequent to assignment of the at least one **limited use credit card number** (126) and which is associated the master account number of a customer comprising the steps...

...208) of the transaction at the card issuer's processing system against the associated limited use properties; and

deactivating (210) the **limited use credit card number** (126) by the card issuer when a **use-triggered condition** is present.

6. The method as claimed in any preceding claim further comprising the steps of:

deactivating (320) the **limited use credit card number** (126) by the card issuer when a **use-triggered condition** is present; communicating with the card issuer to reactivate the limited use credit card number...

...system capable of using at least one limited use credit card number (126) which is **deactivated** upon a **use-triggered condition** which **occurs** subsequent to assignment of the at least one credit card number comprising the steps of...

...processing system; and

determining (1206) whether said limited use credit card number (126) has been **deactivated** because at least one **use-triggered condition** has been **satisfied**.

9. The method of claim 8, wherein the limited credit card number (126) is linked...system capable of using at least one limited use credit card number (126) which is **deactivated** upon a **use-triggered condition** which **occurs** subsequent to assignment of the at least one credit card number and which is associated...

...system capable of using at least one limited use credit card number (126) which is **deactivated** upon a **use-triggered condition** which **occurs** subsequent to assignment of the at least one credit card number and which is associated...

12/3, K/9 (Item 9 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01094751

CREDIT CARD SYSTEM AND METHOD

KREDITKARTENSYSTEM UND VERFAHREN

SYSTEME ET PROCEDE DE CARTE DE CREDIT

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(Proprietor designated states: all)

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LEGAL REPRESENTATIVE:

O'Connor, Donal Henry (72401), c/o Cruickshank & Co., 1 Holles Street,
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PATENT (CC, No, Kind, Date): EP 1029311 A1 000823 (Basic)
EP 1029311 B1 010627
EP 1029311 B2 050831
WO 1999049424 990930

APPLICATION (CC, No, Date): EP 99912017 990325; WO 99IE16 990325

PRIORITY (CC, No, Date): IE 980223 980325; IE 980346 980507; IE 980458
 980615; US 92500 P 980713; US 98175 P 980826; US 99614 P 980909; US
 235836 990122

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
 LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

RELATED DIVISIONAL NUMBER(S) - PN (AN):

EP 1115095 (EP 2001201056)

INTERNATIONAL PATENT CLASS (V7): G07F-007/08

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200535	2906
CLAIMS B	(German)	200535	2542
CLAIMS B	(French)	200535	3845
SPEC B	(English)	200535	15227
Total word count - document A			0
Total word count - document B			24520
Total word count - documents A + B			24520

INTERNATIONAL PATENT CLASS (V7): G07F-007/08

...SPECIFICATION card number has been used in a credit card transaction; determining whether a limited-use event has occurred based on the notification, and if so, generating a deactivation command; and invalidating the limited - use credit card if a limited - use event has occurred, based on the deactivation command which is generated upon a use- triggered condition subsequent. In one embodiment, the limited- use event is satisfied when the limited - use credit card is used only once. In another embodiment, the limited-use event is satisfied when the limited - use credit card is used to accrue charges which are greater than a prescribed monetary amount, which are greater than...

...determines whether to invalidate the limited-use credit card number based on whether a limited- use event pertaining to the use of the limited - use credit card number has occurred, and if so, generates the deactivation command when the limited- use event has occurred; and invalidating the limited - use credit card number -based on the deactivation command for all future transactions except refunds.

One advantage of the above-described techniques is...

...CLAIMS means (120) for assigning at least one credit card number (126) from said pool of credit card numbers (124) to be a limited - use credit card number (126) which is invalidated for all future transactions except refunds by a deactivating command (210) upon a use- triggered condition subsequent, which invalidation is additional to authorisation of the use which caused the use- triggered condition subsequent,

and means for associating said master credit card number with said limited - use credit card number (126),

while ensuring that said master credit card number cannot be discovered on the basis of said limited - use credit card number (126).

2. A **credit card** system as claimed in claim 1, further comprising:-
means (206) for receiving notification that said...

...has been used in a credit card transaction;
means for determining whether a limited-use **event** has **occurred** based
on said notification, and if so, generating the **deactivation**
command (210); and
means for invalidating said limited-use credit card (126) if said
limited...

...for determining whether to invalidate the limited-use credit card number
determines whether a limited- use **event** pertaining to the **use** of
the **limited - use credit card number** has **occurred**, and if
so, generates said **deactivation** command when said limited-use
event has **occurred**; and
means for invalidating for all future transactions except refunds the
limited-use credit card...

...deactivation command in response thereto, wherein said
determining (718) step determines whether to invalidate the **limited -**
use credit card number (704) based on whether a **limited - use**
event pertaining to the **use** of the **limited - use credit**
card number (704) has **occurred**, and if so, generates said
deactivation command when said limited- **use event** has **occurred**;
and
invalidating the **limited - use credit card number** (704) based on
the deactivation command for all future transactions except refunds.

12/3, K/10 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01156721 **Image available**

TRANSACTION PROCESSING

TRAITEMENT DE TRANSACTIONS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200479609 A1 20040916 (WO 0479609)
Application: WO 2004IE32 20040308 (PCT/WO IE04000032)
Priority Application: IE 2003165 20030307

Designated States:

(All protection types applied unless otherwise stated - for applications
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4974

Main International Patent Class (v7): **G06F-017/60**

International Patent Class (v7): **G07F-019/00**

Fulltext Availability:

Detailed Description

Detailed Description

... number. The limited-use number is used without revealing the master number, and it is **deactivated** according to a **use-triggered condition**. This approach is of benefit, however it is **limited to use** by customers who have a **credit card** account. US5943423 (Entegrity Solutions) describes a token system in which there is communication between a...

12/3,K/13 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00963611 **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
 SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 LOGOFF HOLD (EA) AM AZ BY KG KZ MD RU TJ TM
 Publication Language: English
 Filing Language: English
 Fulltext Word Count: 237932

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... reduction of user interface time for processing multiple transactions. Still another feature provides the added **functionality** of processing customer satisfaction feedback through the system. This feature provides the capability for a...the name and contact information of the party making the feedback. As known in the **service** industry, and as discussed above, ...is greater than zero, t
 BILLED AMOUNT = RATE AMT * DAYS QUANTITY.

Subtract DAYS'QUANTITY from **NUMBER** OF DAYS AUTHORIZED,
 Accumulate BILLED DAILY TOTAL AMOUNT by BILLED AMOUNT.
 c.) Multiply BILI-E...

12/3, K/14 (Item 5 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00943630 **Image available**

NEGOTIATING PLATFORM

PLATE-FORME DE NEGOCIATION

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 US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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 IL (Nationality), (Designated only for: US)

Legal Representative:

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 2001 Jefferson Davis Highway, Suite 207, Arlington, VA 22202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277759 A2-A3 20021003 (WO 0277759)

Application: WO 2002US8293 20020320 (PCT/WO US02008293)
 Priority Application: US 2001276952 20010320; US 2001279422 20010329; US
 2001287004 20010430; US 2001305073 20010716; US 2001327291 20011009

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
 SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 91315

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Claims

Claim

... said opponent and carrying out value perturbations
 in said directions,
 said negotiator being operable to:
 use Said optimizer to produce a first offer for a first level,
 20
 to advance from...to the solution sorter,, and which applies a threshold
 to the evaluations. Any solution not **meeting** the threshold can be
 rejected as desired. Preferably, the solution sorter -further comprises a
 solution...if it refers to an entry in the matrix that is not checked,
 That is, **stop** accepting new trade-offs when all the entries in the,
 matrix are checked.
 * Each time...

...is limited by the "finite capital" principle which is defined later in
 this document.
 OR **conditions** (disjunct compilation)
 This section describes the problem of compiling several disjunctive:
 constraints into the GP model...

...are defined later on,
 9 ' A predicate describing the cardinality of the subset of **satisfied**
 q
 disjuncts in D, , with a quantifier, q@fAt least, At most, Exactly), and
 cardinality...

...predicate has the form:
 (At least, At most, exactly) r disjuncts in D;@, must be **satisfied**
 The quantifiers fAt least, At most, Exactly) will be represented by the
 symbols respectively.
 92...

12/3,K/16 (Item 7 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00933152 **Image available**
 EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM

**FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200267175 A2 20020829 (WO 0267175)

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 243912

Main International Patent Class (v7): **G06F-017/60**

12/3,K/17 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00889260 **Image available**
SYSTEM FOR CARD-BASED SERVICE ACCESS
SYSTEME D'ACCES AUX SERVICES PAR CARTE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200223411 A1 20020321 (WO 0223411)
 Application: WO 2001AU1145 20010912 (PCT/WO AU0101145)
 Priority Application: AU 200073 20000912; AU 20015593 20010608

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
 SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 47894

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Claims

Claim

... Fig. 11 may include three flags as follows:
 (i) Don't beep;
 (ii) No move **events** ; and
 (iii) No **event** co-ordinates. Fig. 13 shows a description of each of the above flags. The above...to the remote reader 1.

5.1 Message Types

There are at least seven message **event** types that can be sent by the remote reader 1.

These **events** are as follows:

INSERT: When a card 10 is inserted into the remote reader 1, and the card 10 is validated, an INSERT **event** is generated by the remote reader 1 and an associated message is transmitted. This message...

...REMOVE: When a card 10 is removed from the remote reader 1, a corresponding

REMOVE **event** is generated and a REMOVE message is sent to the particular receiver associated with the...

...prior to processing the second INSERT message. Another example of where a missing message can **occur** is where a hand-held, infrared connected reader 1, as compared with a wired reader...

...is inserted, then the remote reader 1 is preferably configured to generate a BAD CARD **event** and to send a BAD CARD message. This message allows an associated receiver to take...

...invalid card. PRESS: When a touch is detected by the remote reader 1, a PRESS **event** is generated and a PRESS message is sent to an associated receiver. The PRESS message...press. If there is no card present in the remote reader 1 when a PRESS **event** is generated then a PRESS message is sent containing the special 1 5 "NO-CARD..."

...e. eight bytes of zero - 0x00) and the position of the press.

RELEASE: A RELEASE **event** complements the PRESS **event** and a RELEASE message can be sent in order to inform the application program of the system 600 that a PRESS has been lifted. Every PRESS **event** preferably has a corresponding RELEASE **event**. Readers can allow multiple presses to be registered or provide other **events** that may occur between PRESS and RELEASE messages. MOVE: If, after processing a PRESS **event**, the touch position changes by a certain amount then the finger (or whatever is being used to touch the card) is assumed to be moving. MOVE **EVENTS** are generated and MOVE messages are sent until the touch is lifted. MOVE **events** auto-repeat by re-sending the last MOVE messages when the touch position remains stationary...

...53 touch is lifted and a corresponding RELEASE message is sent. Unlike PRESS and RELEASE **events** there is no user-interface object involved with MOVE **events**.

LOW BATT: A LOW BATT **event** is generated and a LOW BATT message is sent when the battery 53 in the...

...shows the format of the message header that is sent from a remote reader 1. **Service** 'and **service** -specific identifiers can be assigned, by a **smart card** identification authority, to a vendor when the vendor registers a particular service. The service and...

...for example, in a multi-player game. Fig. 20 shows a table listing the message **event** types that have been described above. - 54

5 2 Simple Messages

A number of message...

...sends a corresponding INSERT, REMOVE, PRESS, RELEASE, MOVE, BADCARD or LOW BAT message to the **event** manager 301 via the I/O daemon 300. As will be described in more detail below, the **event** manager 301 has twenty-one core messages, which are sent to and received from the...to an interrupt every 3.41 seconds. An interrupt service routine increments a counter which triggers the suspension to low power mode preferably after about one minute of inactivity.

6.5...

...the remote reader 1. The microcontroller 44 includes a circuit that detects the power on **condition** and generates a reset.

6 2 Low Voltage Inhibit (LVI) Reset

- 57 The LVI reset...

...that the supply voltage has fallen below 2.4 Volts. When this kind of reset **occurs** a flag is set in a Reset Status Register (RSR) and an initialisation routine can...

...LVI reset. After reset the battery 53 voltage recovers and the LVI reset does not **occur** until the next high current drain. This gives the remote

reader 1 a chance to...
 ...Opeode Reset
 An Illegal Address/Opcode Reset is generated by the microcontroller 44 if it **encounters** either an address out of a predetermined range or an opcode that does not conform to predefined **conditions**. This reset cannot be turned off but should only be in evidence during code debugging ...the system 600 incorporating the software architecture 200. The method 2500 begins after a reset **event**, as described above, has been generated and the method 2500 is executed by the CPU...

...ms routine is performed by the CPU 45, and the method 2500 then returns to **stop** 2501.

6 1 The Initialisation Process

After a reset from any one of the five...

12/3, K/18 (Item 9 from file: 349)
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00834645

SYSTEM FOR FACILITATING A TRANSACTION **SYSTÈME PERMETTANT DE FACILITER UNE TRANSACTION**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200167355 A2 20010913 (WO 0167355)

Application: WO 2001US7245 20010307 (PCT/WO US0107245)

Priority Application: US 2000187620 20000307; US 2000200625 20000428; US 2000213323 20000622

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
 Fulltext Word Count: 19835

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:
 Detailed Description

Detailed Description

... art systems, if a transaction involving a temporary number is not authorized for failing to **meet** certain **limited - use conditions**, the **number** is **deactivated** and will not be processed through settlement. In real world environments, this creates certain problems...

...been completed. The prior art systems occasionally create situations where the temporary transaction number is **deactivated** at some point in the multiple payment process where the merchant is not fully paid...

...previously noted, prior art systems typically use the authorization process to determine whether limited-use **conditions** are **satisfied**. The resultant comparison utilized in the authorization process is then used to update a **conditions** database.

However, the consumer rarely knows exactly how many authorization requests will be submitted by...

12/3,K/22 (Item 13 from file: 349)
 DIALOG(R) File 349:PCT FULLTEXT
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00796962 **Image available**

SYSTEM AND METHOD FOR SECURE ELECTRONIC TRANSACTIONS
SYSTEME ET PROCEDE POUR EFFECTUER DES TRANSACTIONS ELECTRONIQUES SURES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200129637 A2-A3 20010426 (WO 0129637)
 Application: WO 2000US41480 20001023 (PCT/WO US0041480)
 Priority Application: US 99160945 19991022; US 2000204439 20000515

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9975

Main International Patent Class (v7): **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... for reuse for a period of at least six months from its original deactivation (deactivation **occurs** after the first authorization of a transaction number unless the transaction number usage **limitations** specified by the customer at the time the transaction number is requested specify that the deactivated, it may be reactivated to allow for an additional transaction to I 0 **occur** using that transaction number. For example, in the situation where a customer orders particular goods or services from a merchant and that merchant obtains an authorization for a single **use limited** transaction **number**, the transaction **number** will be **deactivated** and can not be authorized if another authorization request is received using that transaction number...

12/3, K/25 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00736248 **Image available**

CREDIT CARD SYSTEM AND METHOD

SYSTEME ET PROCEDE DE CARTE DE CREDIT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049586 A1 20000824 (WO 0049586)

Application: WO 2000IE25 20000218 (PCT/WO IE0000025)

Priority Application: US 99120747 19990218; US 99129033 19990413; US 99134027 19990513; US 99144875 19990720; US 99147153 19990804

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE (utility model)

DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
 KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
 SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25398

Main International Patent Class (v7): G07F-007/10

International Patent Class (v7): G07F-019/00

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... in the security of the system.

These and other advantages of the present invention are **satisfied** -by a first exemplary embodiment, which pertains to a method used in a financial transaction system capable of using a limited use credit card number which is **deactivated** upon a use triggered **condition** which **occurs** subsequent to assignment of said at least one credit card number and which is associated the master account **number** of a customer. The method **controls** the validity of the **limited use credit card number** and includes the steps of: sending to a customer from a **limited use credit card number** issuer a **limited use credit card number** which is not yet activated; receiving acknowledgment of delivery by the customer of the **limited use credit card number** which is not yet activated; communicating with a **limited use card number** card issuer to activate the card@before it can be **used** in a transaction; and validating the **limited use credit card** to have associated **limited use** properties. These properties can be such things as a specific time period, a specific merchant...

...determining whether said limited use credit card number has been deactivated because the limited use **condition** has been **satisfied** ; transmitting a signal to the merchant denying authorization of the card number if the credit card number has been **deactivated** ; transmitting a signal to a master **credit card** issuing facility which issued that **limited use credit card number** , said signal including original transaction details but with the **limited use credit card number** remapped to be a master **credit card number** if said **limited use credit card number** has not been **deactivated** ; determining at the whether authorization can be obtained against the master credit card number; authorizing...

...of the transaction based on this determination; remapped any such authorization or denial to the **limited use credit card number** for transmission to the merchant; and transmitting a signal to the merchant authorizing or denying authorization of the **limited use credit card number** .

Further, the present invention provides a method of conducting a settlement transaction including transmitting a...can then deactivate the limited use credit card number by the card issuer when a **use - triggered condition** is present. Also, **limited use** transaction **numbers** can be obtained by authorized users and transactions can be processed within the existing credit...time period, total charge in a single transaction, etc. A common feature is that the **limitation** is based on a **use-triggered condition** subsequent, and not just the expiration date of the card. Stated differently, the a **limited - use credit card number** is **deactivated** upon a **use- triggered condition** which **occurs** subsequent to assignment of said at least one credit card number.

The terms "card holder..."

Claim

... transaction system capable of using at least one limited use credit card number which is **deactivated** upon a **use-triggered condition** which **occurs** subsequent to assignment of the at least one **limited use credit card number** and which is associated the master account number of a customer comprising the steps of:

sending to a customer from a **limited use credit card number** issuer a **limited use credit card number** which is not yet activated; receiving acknowledgment of delivery by the customer of the **limited use credit card number** which is not yet activated; communicating with a **limited use card number** card issuer to activate the **limited use credit card number** before it can be **used** in a transaction; and validating the **limited use credit card number** to have associated **limited use** properties.

2 The method of claim 1 wherein said limited use properties are one or...
...requesting authorization of the transaction at the card issuer's processing system against the associated **limited use** properties; and **deactivating** the **limited use credit card number** by the card issuer when a **use-triggered condition** is present.

6 The method as claimed in any preceding claim further comprising the steps of:
deactivating the **limited use credit card number** by the card issuer when a **use-triggered condition** is present; communicating with the card issuer to reactivate the **limited use credit card number** to be **used** in one or more additional transactions subsequent to the **deactivating** step; and revalidating the **limited use credit card number** with associated **limited use** properties.

7 The method as claimed in any preceding claim wherein the limited use properties...
...transaction system capable of using at least one limited use credit card number which is **deactivated** upon a **use-triggered condition** which **occurs** subsequent to assignment of the at least one credit card number. comprising the steps of:
initiating a transaction by a customer presenting a **limited use credit card number** to a merchant; routing said **limited use credit card number** to a central processing system; and determining whether said **limited use credit card number** has been **deactivated** because at least one **use-triggered condition** has been **satisfied**. The method of claim 8, wherein the limited credit card number is linked to an...transaction system capable of using at least one limited use credit card number which is **deactivated** upon a **use-**

triggered condition which occurs subsequent to assignment of the at least one credit card number and which is associated...
...signal from a merchant to a central processing system according to leading digits of the limited use card number ; remapping the limited use credit card number with the master credit card number ; transmitting said remapped master credit card number to issuer processing facility which issued the...
...settling the transaction by payment, if appropriate, to the central processing system ; remapping the master credit card number back to the limited use credit card number ; and transmitting the limited use credit card number and payment information, if appropriate, to the merchant.

17 The method of claim 16, wherein...

...transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number and which is associated...

...which enables communication with a remote access device support server to enable the issuance of limited use card numbers .

19 The method of claim 18 wherein the use-triggered conditions include one or more...routlug -said limited use credit card number to ccntral processing system

I determining whether said limited use credit card number has PLO (a

been deactivated because limited use condilion satisfied emitting a signal to the merchant denyJng of the card number if deactivated

a Signal to iWUjMg facility with the limited use credit card number remapped if said limited use credit card uumber has IOL Z I E)

not been deactivated

I mining whether authorization can be obtained against the master credit card number or denyig of the transaction.

I re ed any such or denial to the 2.1 to limited use credit card number

I a signal to the merchant authonzng or denylug of the limited use credit card number

FIG 13 amnsminimg a sigoW from a Maebant to a cem&d proczasing symm wcordh...

...card. M=ber
i
remappedm=bertDissuer-+/-wtmpw"

k
 payment
 ction by
 I
 TCULVpiug the mwter **credit card number** back to
 the **limited use credit card munber**
 I
 the **limited use credit card number** and
 payment information to the ant
 kn
 C4
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 000
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 oeo@@ 15 o c...

12/3,K/27 (Item 18 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00518072 **Image available**
CREDIT CARD SYSTEM AND METHOD
SYSTÈME ET PROCEDE DE CARTE DE CREDIT

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9949424 A1 19990930
 Application: WO 99IE16 19990325 (PCT/WO IE9900016)
 Priority Application: IE 98223 19980325; IE 98346 19980507; IE 98458
 19980615; US 9892500 19980713; US 9898175 19980826; US 9899614 19980909
 ; US 99235836 19990122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DE DK DK EE ES FI GB
 GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
 MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN
 YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
 CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
 GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19126

Main International Patent Class (v7): **G07F-007/08**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... embodiment, a technique for performing a credit card transaction based on one of a master **credit card number** and a **limited - use credit card number** is provided, wherein the **limited - use credit card number** is randomly chosen with respect to the master **credit card number**, but the **limited - use credit card number** includes

identical formatting to the master credit card number and is associated with the master credit card number. The technique comprises: entering a transaction on the basis of the master **credit card number** or the **limited - use credit card number** to generate a transaction message; and receiving the transaction message and processing the transaction. The...

...of processing the transaction includes: authorizing or denying the transaction; determining whether to deactivate the **limited - use credit card number** when the **limited - use credit card number** was **used** to perform the transaction, and generating a deactivation command in response thereto, wherein the determining step determines whether to deactivate the **limited - use credit card number** based on whether a limiteduse **event** pertaining to the **use** of the **limited - use credit card number** has **occurred**, and if so, generates the deactivation command when the **limited- use event** has **occurred**; and **deactivating the limited - use credit card number** based on the **deactivation command**.

One advantage of the above-described techniques is that the credit card holder obtains...

Claim

... card number (704) has occurred, and if so, generates said deactivation command when said limited- use event has occurred ; and **deactivating the limited - use credit card number** (704) based on the **deactivation command**.

12/6/1 (Item 1 from file: 348)
01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200529	1002
SPEC A	(English)	200529	194028
Total word count - document A			195030
Total word count - document B			0
Total word count - documents A + B			195030

12/6/2 (Item 2 from file: 348)
01898247

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200520	173
SPEC A	(English)	200520	167172
Total word count - document A			167372
Total word count - document B			0
Total word count - documents A + B			167372

12/6/3 (Item 3 from file: 348)
01888484

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200517	355
SPEC A	(English)	200517	167222
Total word count - document A			167577
Total word count - document B			0
Total word count - documents A + B			167577

12/6/4 (Item 4 from file: 348)
01869029

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200511	276
SPEC A	(English)	200511	167210
Total word count - document A			167486
Total word count - document B			0
Total word count - documents A + B			167486

12/6/5 (Item 5 from file: 348)

01752676

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200426	1450
SPEC A	(English)	200426	166929
Total word count - document A			168379
Total word count - document B			0
Total word count - documents A + B			168379

12/6/6 (Item 6 from file: 348)

01513601

Credit card system and method

Kreditkartensystem und dazugehoriges Verfahren

Systeme et methode pour cartes de credit

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200250	428
SPEC A	(English)	200250	24158
Total word count - document A			24586
Total word count - document B			0
Total word count - documents A + B			24586

12/6/7 (Item 7 from file: 348)

01302489

Credit card system and method

Kreditkartensystem und -verfahren

Systeme et methode pour cartes de credit

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200128	912
SPEC A	(English)	200128	15282
Total word count - document A			16194
Total word count - document B			0
Total word count - documents A + B			16194

12/6/8 (Item 8 from file: 348)

01201684

CREDIT CARD SYSTEM AND METHOD

KREDITKARTENSYSTEM UND -VERFAHREN
SYSTEME ET PROCEDE DE CARTE DE CREDIT

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200303	1453
CLAIMS B	(German)	200303	1358
CLAIMS B	(French)	200303	1726
SPEC B	(English)	200303	21582
Total word count - document A			0
Total word count - document B			26119
Total word count - documents A + B			26119

12/6/9 (Item 9 from file: 348)
 01094751

CREDIT CARD SYSTEM AND METHOD

KREDITKARTENSYSTEM UND VERFAHREN

SYSTEME ET PROCEDE DE CARTE DE CREDIT

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200535	2906
CLAIMS B	(German)	200535	2542
CLAIMS B	(French)	200535	3845
SPEC B	(English)	200535	15227
Total word count - document A			0
Total word count - document B			24520
Total word count - documents A + B			24520

12/6/10 (Item 1 from file: 349)
 01156721 **Image available**

TRANSACTION PROCESSING

TRAITEMENT DE TRANSACTIONS

Publication Language: English

Filing Language: English

Fulltext Availability:

- Detailed Description
- Claims

Fulltext Word Count: 4974

Publication Year: 2004

12/6/11 (Item 2 from file: 349)
 01049209 **Image available**

A TAX REFUND SYSTEM

SYSTEME SERVANT A REMBOURSER LA TVA

Publication Language: English

Filing Language: English

Fulltext Availability:

- Detailed Description
- Claims

Fulltext Word Count: 11883

Publication Year: 2003

12/6/12 (Item 3 from file: 349)
 01043254 **Image available**

METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND BEHAVIORAL

**INFLUENCES RELATED TO MONEY AND TECHNOLOGY
PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET
ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX
INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS**

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 66639

Publication Year: 2003

**12/6/13 (Item 4 from file: 349)
00963611 **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET
POUR SERVICES DE LOCATION DE VEHICULES**

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 237932

Publication Year: 2002

**12/6/14 (Item 5 from file: 349)
00943630 **Image available**
NEGOTIATING PLATFORM
PLATE-FORME DE NEGOCIATION
Publication Language: English
Filing Language: English
Fulltext Availability:
 Detailed Description
 Claims
Fulltext Word Count: 91315
Publication Year: 2002**

**12/6/15 (Item 6 from file: 349)
00939231 **Image available**
LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE
Publication Language: English
Filing Language: English
Fulltext Availability:
 Detailed Description
 Claims
Fulltext Word Count: 118771
Publication Year: 2002**

**12/6/16 (Item 7 from file: 349)
00933152 **Image available**
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 243912

Publication Year: 2002

12/6/17 (Item 8 from file: 349)

00889260 **Image available**

SYSTEM FOR CARD-BASED SERVICE ACCESS

SYSTEME D'ACCES AUX SERVICES PAR CARTE

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 47894

Publication Year: 2002

12/6/18 (Item 9 from file: 349)

00834645

SYSTEM FOR FACILITATING A TRANSACTION

SYSTEME PERMETTANT DE FACILITER UNE TRANSACTION

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 19835

Publication Year: 2001

12/6/19 (Item 10 from file: 349)

00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE

Publication Language: English

Filing Language: English

Fulltext Availability:

 Detailed Description

 Claims

Fulltext Word Count: 156214

Publication Year: 2001

12/6/20 (Item 11 from file: 349)

00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims
Fulltext Word Count: 171499
Publication Year: 2001

12/6/21 (Item 12 from file: 349)
00806382
METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 170977
Publication Year: 2001

12/6/22 (Item 13 from file: 349)
00796962 **Image available**
SYSTEM AND METHOD FOR SECURE ELECTRONIC TRANSACTIONS
SYSTEME ET PROCEDE POUR EFFECTUER DES TRANSACTIONS ELECTRONIQUES SURES
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9975
Publication Year: 2001

12/6/23 (Item 14 from file: 349)
00777980 **Image available**
TIME-BASED DISABLEMENT OF EQUIPMENT
INVALIDATION D'EQUIPEMENT A L'ECHEANCE D'UN DELAI
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6067
Publication Year: 2001

12/6/24 (Item 15 from file: 349)
00775307 **Image available**
A SYSTEM, METHOD AND COMPUTER PROGRAM FOR DETERMINING CAPABILITY LEVELS OF PROCESSES TO EVALUATE OPERATIONAL MATURITY OF AN ORGANIZATION
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A DETERMINER DES NIVEAUX DE CAPACITE D'OPERATIONS POUR DES BESOINS D'EVALUATION D'OPERATION DANS UNE RECHERCHE DE MATURITE OPERATIONNELLE
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description

Claims
Fulltext Word Count: 86229
Publication Year: 2001

12/6/25 (Item 16 from file: 349)
00736248 **Image available**

CREDIT CARD SYSTEM AND METHOD
SYSTEME ET PROCEDE DE CARTE DE CREDIT
Publication Language: English
Filing Language: English
Fulltext Availability:
 Detailed Description
 Claims

Fulltext Word Count: 25398
Publication Year: 2000

12/6/26 (Item 17 from file: 349)
00731978 **Image available**

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS
SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES
Publication Language: English
Filing Language: English
Fulltext Availability:
 Detailed Description
 Claims

Fulltext Word Count: 41929
Publication Year: 2000

12/6/27 (Item 18 from file: 349)
00518072 **Image available**

CREDIT CARD SYSTEM AND METHOD
SYSTEME ET PROCEDE DE CARTE DE CREDIT
Publication Language: English
Fulltext Availability:
 Detailed Description
 Claims

Fulltext Word Count: 19126
Publication Year: 1999

Set Items Description
S1 2679229 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
CRIB? OR ASSIGN???
S2 8878790 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
EMPLOY? OR SERVICE
S3 1430962 (CREDIT OR CHARGE OR DEBIT OR BANK OR BANC OR SMART) (1W) (C-
ARD OR CARDS) OR CREDITCARD? ? OR CHARGECARD? ? OR DEBITCARD?
? OR BANKCARD? ? OR NUMBER? ?
S4 2212842 DETERMIN??? OR DECID??? OR CONCLUD??? OR ESTABLISH???
S5 1750347 CONDITION? ? OR EVENT? ? OR LIMITATION? ?
S6 1201767 OCCUR??? OR HAPPEN? OR ENCOUNTER? OR MEET??? OR TRIGGER? OR
SATISFIED
S7 154704 DEACTIVAT? OR DISABL??? OR CANCEL? OR CUTOFF OR DENY??? OR
DENIED
S8 10212 S1(5N)S2(5N)S3
S9 95 S8 AND S7
S10 56 S9 NOT PY>1998
S11 56 RD (unique items)
S12 11 S11 AND S5
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File 474:New York Times Abs 1969-2006/Mar 08
(c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/Mar 08
(c) 2006 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 139:EconLit 1969-2006/Feb
(c) 2006 American Economic Association

12/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
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07059113 INSPEC Abstract Number: A9823-8760J-007, B9812-7510B-035,
C9812-7330-034

Title: Three-dimensional reconstruction of cerebral vasculature from limited digital subtraction angiographic projections

Author(s): Sen, A.

Author Affiliation: Dept. of Radiol., Chicago Univ., IL, USA

Journal: Medical Physics vol.25, no.10 p.2078

Publisher: AIP for American Assoc. Phys. Med,

Publication Date: Oct. 1998 Country of Publication: USA

CODEN: MPHYA6 ISSN: 0094-2405

SICI: 0094-2405(199810)25:10L.2078:TDRC;1-U

Material Identity Number: M190-98010

U.S. Copyright Clearance Center Code: 0094-2405/98/25(10)/2078/1/\$10.00

Document Number: S0094-2405(98)02910-1

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: An integrated approach is developed for three-dimensional (3D) cone beam reconstruction of cerebral vasculature (both morphology and gray scale) from a **limited number** (4-6) of digital subtraction angiographic (DSA) projections, obtained **using** a standard biplane C-arm X-ray system, using the Algebraic Reconstruction Technique (ART) with non-negativity constraint. The accuracy of ART is improved by determining weights based on the intersection volume between a pyramidal ray and cubic voxel. The input data are segmented and corrected for spatial image distortion. The reconstruction (volume 512³) is accelerated by retaining only the voxels containing vasculature (masking), multiscaling, and partitioning the algorithm to run in parallel. Problems in using ART are evaluated. Limited view reconstruction is demonstrated to be unstable. In addition, errors arising from geometric uncertainty, noise, and partial voluming are assessed with simulations. Corrective measures in reconstructions are described and demonstrated with experimental data. Reconstruction of a phantom containing fiducial markers at known locations demonstrated that the reconstructed geometry is accurate to less than a pixel width (0.23 mm). The reconstruction algorithm with corrective measures is tested using a thin wire phantom, and anatomic skull phantom, a human carotid artery, and human cerebral vasculature with an aneurysm. The use of weight norm **cutoff** and averaging ART for different terminal **conditions** is found to be effective. The reconstruction results are also validated with reprojections of the 3D reconstructions. (0 Refs)

Subfile: A B C

Descriptors: brain; diagnostic radiography; image reconstruction; medical image processing

Identifiers: three-dimensional reconstruction; medical diagnostic imaging ; limited digital subtraction angiographic projections; cone beam reconstruction; morphology; gray scale; standard biplane C-arm X-ray system ; algebraic reconstruction technique; nonnegativity constraint; intersection volume; pyramidal ray; cubic voxel; masking; multiscaling; algorithm partitioning; geometric uncertainty; phantom; fiducial markers; thin wire phantom; anatomic skull phantom; human carotid artery; human cerebral vasculature with aneurysm; weight norm **cutoff**

Class Codes: A8760J (X-rays and particle beams (medical uses)); A8770E (Patient diagnostic methods and instrumentation); A0130Q (Reports, dissertations, theses); A8730 (Biophysics of neurophysiological processes) ; B7510B (Radiation and radioactivity applications in biomedicine); B6140C (Optical information, image and video signal processing); C7330 (Biology and medical computing); C5260B (Computer vision and image processing techniques)

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12/5/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
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06678829 INSPEC Abstract Number: B9710-2350-009
Title: Calorimeter analysis and test for symmetric circular waveguide mode output

Author(s): McCurdy, A.H.; Choi, J.J.; Cooke, S.J.; Park, G.S.; Kyser, R.H.; Danly, B.G.
Author Affiliation: Univ. of Southern California, Los Angeles, CA, USA
Conference Title: IEEE Conference Record - Abstracts. 1997 IEEE International Conference on Plasma Science (Cat. No.97CH36085) p.221
Publisher: IEEE, New York, NY, USA
Publication Date: 1997 Country of Publication: USA iv+360 pp.
ISBN: 0 7803 3990 8 Material Identity Number: XX97-01329
Conference Title: IEEE Conference Record - Abstracts. 1997 IEEE International Conference on Plasma Science
Conference Sponsor: Plasma Sci. & Applications Committee of IEEE Nucl. & Plasma Sci. Soc
Conference Date: 19-22 May 1997 Conference Location: San Diego, CA, USA
Language: English Document Type: Conference Paper (PA)
Treatment: Experimental (X)
Abstract: Summary form only given, as follows. To measure the radiated power from a high power millimeter wave device it is preferable to perform calorimetry. A calorimeter has been designed and tested for measurements on a 35 GHz gyrokylystron amplifier experiment at NRL. The output radiation is in the form of a TE₀₁ circular waveguide mode in a highly overmoded guide (operating frequency is more than three times **cutoff**). The final calorimeter design is an inverted cone structure with power absorption by octyl alcohol. Low radiation reflection, mode conversion, and extraneous heat dissipation are obtained. Three levels of analysis are performed. A simple ray tracing theory allows reflection coefficient and mode conversion to be found by replacing the symmetric circular mode with an equivalent rectangular one. A finite difference code based on a planar circuit analysis provides the same information with a more rigorous treatment of the rectangular boundary **conditions**. Finally, HFSS simulations are carried out for a **restricted number** of candidate designs **using** the actual circular structure. Cold test results will be described in addition to details of the calorimeter construction and calibration. (1 Refs)
Subfile: B
Descriptors: calibration; calorimeters; calorimetry; circular waveguides; electron tube testing; finite difference methods; gyrotrons; klystrons; millimetre wave power amplifiers; millimetre wave tubes; ray tracing; rectangular waveguides; simulation; testing
Identifiers: radiated power; high power millimeter wave device; symmetric circular waveguide mode output; calorimeter analysis; gyrokylystron amplifier; output radiation; TE₀₁ circular waveguide mode; highly overmoded guide; inverted cone structure; power absorption; octyl alcohol; radiation reflection; mode conversion; heat dissipation; simple ray tracing theory; reflection coefficient; symmetric circular mode; rectangular mode; finite difference code; planar circuit analysis; rectangular boundary **conditions**; HFSS simulations; calorimeter construction; calibration; 35 GHz
Class Codes: B2350 (Microwave tubes); B7130 (Measurement standards and calibration); B0290P (Differential equations); B1320 (Waveguide components)
Numerical Indexing: frequency 3.5E+10 Hz

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12/5/3 (Item 3 from file: 2)
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05885447 INSPEC Abstract Number: C9504-1310-012
Title: Design of motion control systems via H_{∞} /-partial state feedback
 Author(s): Miyamoto, S.; Arinaga, S.
 Author Affiliation: Div. of Electron., Mitsubishi Heavy Ind. Ltd., Nagasaki, Japan
 Part vol.1 p.459-64 vol.1
 Publisher: IEEE, New York, NY, USA
 Publication Date: 1994 Country of Publication: USA 3 vol. xlii+1952 pp.
 ISBN: 0 7803 1872 2
 U.S. Copyright Clearance Center Code: 0 7803 1872 2/94/\$4.00
 Conference Title: Proceedings of IEEE International Conference on Control and Applications
 Conference Sponsor: IEEE Control Syst. Soc
 Conference Date: 24-26 Aug. 1994 Conference Location: Glasgow, UK
 Language: English Document Type: Conference Paper (PA)
 Treatment: Theoretical (T)
 Abstract: This paper presents a design of motion control systems via H_{∞} /-partial state feedback. There are some difficulties such as **limitation** of the plant poles at the origin or pole/zero **cancellations** in the design of motion control with the H_{∞} /-mixed sensitivity problem. These difficulties can be solved by using partial state feedback control when the plant internal states are available. Partial state feedback **control**, which **uses** measurable states besides outputs, has the advantage that the **number** of pole/zero **cancellations** can be reduced. (13 Refs)
 Subfile: C
 Descriptors: control system synthesis; H_{∞} control; motion control; poles and zeros; servomotors; state feedback; state-space methods
 Identifiers: motion control systems; H_{∞} /-partial state feedback; pole/zero **cancellations**; H_{∞} /-mixed sensitivity; internal states; servo motor; state space; H_{∞} / control
 Class Codes: C1310 (Control system analysis and synthesis methods); C3120C (Spatial variables control); C1330 (Optimal control)
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12/5/4 (Item 4 from file: 2)
 DIALOG(R)File 2:INSPEC
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05350449 INSPEC Abstract Number: A9307-4730-002
Title: Close interaction between a vortex filament and a rigid sphere
 Author(s): Pedrizzetti, G.
 Author Affiliation: Dipartimento di Ingegneria Civile, Firenze Univ., Italy
 Journal: Journal of Fluid Mechanics vol.245 p.701-22
 Publication Date: Dec. 1992 Country of Publication: UK
 CODEN: JFLSA7 ISSN: 0022-1120
 Language: English Document Type: Journal Paper (JP)
 Treatment: Theoretical (T)
 Abstract: The evolution of a linear vortex filament close to a rigid

sphere is investigated at high Reynolds **number**. The **limiting** evolution in an ideal flow, is analysed **using** a **cutoff** method and the results are compared with those of a singular vortex approach able to account for a viscous effect on the vortex structure evolution. The computed results show the creation of a closed vortex structure in ideal flow and also, at low Reynolds number, an unrealistic reattachment of the vortex to the surface of the body. The nature of the boundary-layer development, when the no-slip **condition** is satisfied, is calculated near the symmetry plane. The solutions show the development of an unsteady, vortex-driven, separating boundary layer with the three-dimensional separations dependent on the initial distance of the filament from the wall. All the solutions ultimately show a rapid growth of the secondary vorticity field near the surface and suggest an ejection from the boundary layer, followed by a strong viscous-inviscid interaction. (35 Refs)

Subfile: A

Descriptors: boundary layers; flow separation; vortices

Identifiers: unsteady vortex driven layer; vortex filament; rigid sphere; high Reynolds number; ideal flow; **cutoff** method; singular vortex approach; viscous effect; vortex structure evolution; closed vortex structure; low Reynolds number; boundary-layer development; no-slip **condition**; symmetry plane; separating boundary layer; three-dimensional separations; secondary vorticity field; viscous-inviscid interaction

Class Codes: A4730 (Rotational flow, vortices, buoyancy and other flows involving body forces); A4715C (Laminar boundary layers); A4725F (Boundary layer and shear turbulence)

12/5/5 (Item 5 from file: 2)

DIALOG(R)File 2:INSPEC

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03153267 INSPEC Abstract Number: A83121332, B83062651

Title: Methods for forward uplink depolarization control in satellite link earth stations

Author(s): Nouri, M.; Braine, M.R.

Journal: GEC Journal of Research Incorporating the Marconi Review
vol.1, no.1 p.59-71

Publication Date: 1983 Country of Publication: UK

CODEN: GJRSRZ ISSN: 0264-9187

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T); Experimental (X)

Abstract: In broadcasting and fixed satellite services with point-to-multipoint or multipoint-to-point modes of operation and employing frequency re-use, it may be technically and economically advantageous to use forward uplink depolarization **cancellation** as a means of minimizing depolarization interference due to precipitation. A **number** of methods for achieving **cancellation** adaptively, **using** **control** devices in the feed assembly or in an auxiliary path branched from the main transmit path, have been analysed. Their performance has been evaluated under exacting **conditions** of open loop control and their merits are compared. All methods exhibit two degrees of freedom and as such are potentially capable of perfect uplink depolarization control for a single polarization under all prevailing atmospheric **conditions**. Bounds on permissible overall depolarization control error in practical implementation are also included. (18 Refs)

Subfile: A B

Descriptors: atmospheric electromagnetic wave propagation; interference suppression; polarisation; satellite ground stations; satellite links

Identifiers: forward uplink depolarization control; satellite link; earth stations; broadcasting; interference; precipitation; **cancellation** ;

control devices; open loop control; atmospheric **conditions** ; depolarization control error

Class Codes: A9260V (Interaction of atmosphere with electromagnetic waves; propagation); B5210C (Radiowave propagation); B5230 (Electromagnetic compatibility and interference); B6250G (Satellite relay systems)

12/5/6 (Item 6 from file: 2)

DIALOG(R)File 2:INSPEC

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02187071 INSPEC Abstract Number: A78038316

Title: Influence of the Prandtl number on second-order heat transfer due to surface curvature at a three-dimensional stagnation point

Author(s): Gersten, K.; Papenfuss, H.-D.; Gross, J.F.

Author Affiliation: Inst. for Thermo & Fluid Dynamics, Ruhr-Univ., Bochum, West Germany

Journal: International Journal of Heat and Mass Transfer vol.21, no.3 p.275-85

Publication Date: March 1978 Country of Publication: UK

CODEN: IJHMAK ISSN: 0017-9310

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: The heat transfer at the stagnation point of a body in laminar, incompressible, three-dimensional flow is studied using second-order boundary-layer theory. The body is assumed to have two different principal curvatures at the stagnation point. The influence of the Prandtl number on the Nusselt number, in particular on the second-order terms resulting from longitudinal and transverse curvatures of the body surface, is shown. The **conditions** under which the contributions to the Nusselt number due to the transverse curvature effect and the longitudinal curvature effect **cancel** each other are demonstrated. The two **limiting** cases of very small and very large Prandtl **numbers** are considered **using** a perturbation analysis. Asymptotic expansions are obtained for both limiting cases. (14 Refs)

Subfile: A

Descriptors: boundary layers; heat transfer; laminar flow

Identifiers: Prandtl number; heat transfer; surface curvature; stagnation point; Nusselt number; perturbation analysis; boundary layer; laminar flow

Class Codes: A4715C (Laminar boundary layers); A4725Q (Convection and heat transfer)

12/5/7 (Item 7 from file: 2)

DIALOG(R)File 2:INSPEC

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0000224386 INSPEC Abstract Number: 1932A00258

Title: Photochemical processes

Journal: Transactions of the Faraday Society 27 p.359-572

Publication Date: Aug. 1931 Country of Publication: UK

Language: English Document Type: Journal Paper (JP)

Abstract: A general survey of the subject comprising 27 papers, together with general discussions on them by various contributors, arranged under four main headings as follows:-PART I. MOLECULAR SPECTRA IN RELATION TO PHOTOCHEMICAL CHANGE."Introductory Paper," by R. Mecke . A review of the situation of band spectroscopy with reference to photochemical reactions. Three possibilities exist for a photochemical reaction: (1) With excited molecules; these show no peculiarities in the absorption spectrum in the

appropriate region, gases, for instance, showing spectra with the usual line structure and fluorescing power. The primary reaction must be bimolecular, the quantum field being usually small and dependent on pressure. The small quantum yield from short-lived (10 SUP -8 sec.) excited molecules or atoms may be improved by exciting metastable (long-lived) molecules or atoms, or by making use of resonance effects. (2) With primary dissociated molecules; recognised by the continuous spectrum (with gases), often preceded by an ordinary band spectrum with a convergence limit, and by loss of fluorescence. (3) With predissociated molecules; these showing suddenly, within a relatively small spectral region, diffuseness in the band spectrum, and loss of the fluorescent power. The molecules have a greatly increased tendency to dissociation (mean life ~ 10 SUP -11 sec.), and thus act exactly as primarily dissociated molecules. "Photochemical Ozone Equilibrium in the Atmosphere," by R. Mecke. Excluding electric discharges in the upper atmosphere, of which practically nothing is known, the ozone layer at high altitudes must be due to a photochemical reaction. On this assumption it is shown that the photochemical decomposition of ozone by ultra-violet light below lambda2655 is a primary reaction, whilst the formation of ozone requires excited oxygen molecules. Thus the two primary photochemical reactions leading to an equilibrium of O SUB 3 are: O SUB 3 + hv (<lambda2655) = O SUB 2 '+O' and O SUB 2 +O SUB 2 " (< lambda2025) = O SUB 3 '+O', excited atoms being the end products in each case. At very low pressure and low ozone concentration, the law of equilibrium concentration [O SUB 3] SUP 2 /[O SUB 2] SUP 3 = K is obeyed. An expression connecting the maximum O SUB 3 concentration with the atmospheric pressure at which this exists is deduced, and application to this of experimental data gives the value ~ 2.1 SUP -4 c.c. per c.c. of air for the maximum concentration. "Ultra-Violet Absorption Spectra of Acetylene and Formaldehyde," by G. Herzberg. Investigation of these spectra with a 2 m. vacuum spectrograph shows that both molecules exhibit two regions of discontinuous absorption corresponding with two stable excited electronic levels of the molecules. The longer wave-length system of formaldehyde has already been observed by Henri and Schou [see Abstract 1928A03225], whose vibrational analysis is now corrected. The vibrations and photochemical processes in the different states of these molecules are discussed. "Absorption Spectra and the Optical Dissociation of Hydrides of the Oxygen Group," by C. F. Goodeve and N. O. Stein. The absorption spectra of the four hydrides of the oxygen group exhibit thresholds or regions of rapidly increasing extinction coefficients. These regions shift progressively towards lower frequencies on passing down the series from water, and the corresponding energy just suffices to dissociate the molecules into hydrogen molecules and SUP 1 D non-metallic atoms. Otherwise H SUB 2 S and H SUB 2 Se are the only two that show great similarity. Second thresholds shown by H SUB 2 O and H SUB 2 Te and attributed to the production of the SUP 1 S non-metal atoms do not occur with the other two gases. The thermochemical heat of dissociation of H SUB 2 Te is evaluated on the assumption that the threshold of absorption of this substance corresponds with the same primary photochemical action as with the other hydrides; the **conditions** involved in this assumption are discussed. In the Discussion on this paper, G. Herzberg regards it as unlikely that, by light absorption in one process, the normal H SUB 2 molecule is split off from these hydrides, as the H atoms are not bound together in them. He considers the agreement of the threshold frequency with the energy necessary for such process to be fortuitous. Replacement of the incorrect values used for the heat of dissociation of O SUB 2 and the energy of the metastable SUP 1 D level of O by the correct values invalidates the authors' photochemical interpretation of the continuous absorption spectrum. This first continuous absorption spectrum of H SUB 2 O more probably corresponds with the dissociation H SUB 2 O --> H+OH (normal). The formation of S from H SUB 2 S in consequence of light absorption is then explainable thus: HS+HS = H SUB 2 S+S. "Photochemical Properties of the

first type the sensitiser is present in only very small amounts, and works as a photocatalyst for a large number of reacting molecules, the photochemical efficiency being very great, and gamma is much greater than 1. Examples are the colour sensitisers of the photographic emulsions, Hg atoms in the experiments of Caro and Franck, Taylor, Marshall, etc.; the sensitising effect commonly passes through an optimum and then decreases with increasing concentration. Sensitisation of the second type, comprising those by chlorine, etc., require a large excess of the sensitiser. Acetone is a sensitiser of this type, as is shown by the results of examining the photochemical transformation of α -nitro-benzaldehyde into α -nitrosobenzoic acid. PART IV. PHOTOSYNTHESIS. "Introductory Address," by E. C. C. Baly. The preparation of catalysts for the synthesis of compounds of the nature of carbohydrates by the action of visible light on CO SUB 2 solution is described. With various ferric oxide mixtures supported on kieselguhr, maxima and minima of photosynthesis occur at the maxima and minima of surface potential, but the yields are only very small, owing to the difficulty of treating the kieselguhr so as to prevent the liberation of alkali. "Application of the Photochemical Equivalent Law to Vital Processes," by O. Warburg. If, in a photochemical process, the absorbed radiant energy Q is measured, the number of absorbing molecules $Q/h\nu$ is obtained according to the quantum theory. By setting the number of reacting molecules equal to that of absorbing molecules (Einstein), the number of photochemical primary processes is obtained. This principle is applied to: (1) Assimilation of CO SUB 2 in green cells. This takes place by combination of four elementary reactions, i.e., in four stages. The percentage energy efficiency is 65 for wave-length 660, 57 for 578, and 43 for 436 mμ. (2) Chemical constitution of the respiratory ferment. This catalyst behaves like an iron carbonyl compound, giving off CO on exposure to light. "Photosynthesis in Tropical Sunlight," by N. R. Dhar, G. Rao and A. Ram. Formaldehyde may be obtained from CO SUB 2 and H SUB 2 O in presence of various inorganic and organic photocatalysts and sunlight, traces of glucose being also formed in some cases. Polymerisation of formaldehyde to reducing sugars has been effected in presence of photocatalysts like ferric chloride, nickel carbonate and chlorophyll. A few cases of synthesis of complex nitrogenous compounds are also reported and a new hypothesis for explaining the mechanism of photosynthesis is advanced. "Measurement of Ultra-Violet Radiation, especially of the Physiologically Active Ultra-Violet (which produces Erythema) by Means of the Photochemical Formation of Triphenylmethane Dyestuffs from the Leuco Compounds," by E. Weyde and W. Frankenburger. The photochemical rearrangement of the leuco compounds of crystal violet may be used for the determination of ultra-violet radiation for two different purposes: (1) For a laboratory method, the pure alcoholic leuco cyanide is very suitable. The amount of dyestuff photochemically formed is, up to a certain degree of conversion, proportional to the intensity of the radiation to be measured. For wave-lengths 2537 and 3130 Å. the quantum efficiency is 1. (2) For the doctor, meteorologist, etc., the leuco sulphite solution, with an addition which reverses the dyestuff formation, is suitable for measuring the physiologically active ultra-violet.

Subfile: A

Descriptors: electrolysis

Identifiers: electrochemistry -- electrolysis

Class Codes: A8245 (Electrochemistry and electrophoresis)

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12/5/8 (Item 1 from file: 35)
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1066140 ORDER NO: AAD89-13447

JMB

09-Mar-06

**APPLICATION OF AN INTELLIGENT CAI TUTORING SYSTEM TO SPELLING INSTRUCTION
FOR LEARNING DISABLED STUDENTS**

Author: STRICKER, ANDREW GERALD

Degree: PH.D.

Year: 1988

Corporate Source/Institution: TEXAS A&M UNIVERSITY (0803)

CHAIRMAN: ROBERT J. HALL

Source: VOLUME 50/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 909. 331 PAGES

Descriptors: EDUCATION, PSYCHOLOGY; ARTIFICIAL INTELLIGENCE; EDUCATION, LANGUAGE AND LITERATURE; EDUCATION, TECHNOLOGY

Descriptor Codes: 0525; 0800; 0279; 0710

The purpose of this study was to investigate the impact of an intelligent computer-assisted instructional (ICAI) tutoring system on the spelling knowledge of students with learning problems. To do this, four pairs (2 male and 2 female) of learning- **disabled** students were matched for age, sex, aptitude, and reading and spelling achievement were instructed in spelling for four weeks (45 minutes a day, five days a week) on two versions of a microcomputer instructional program (SPELLDOWN and LOBO). After becoming familiarized with the instructional environment, one subject from each matched pair was randomly assigned to the instructional treatment **condition** to begin the study. Corresponding matched subjects began instruction using the control version of the program. All subjects then alternated treatments on a weekly basis for the remaining three weeks of the study. At the beginning of each week, each pair was presented with a new 10 word spelling list that contained regular words and highlighted specific phonetic features. Pre-instructional assessment indicated the phonetic features that were problematic for students in each matched pair. One version of the instructional program (SPELLDOWN) included elaborated correction subroutines featuring scaffolded and faded cues customized to fit student's individual responses. The control version of the program (LOBO) was designed to mimic drill and practice routines typical of classroom spelling instruction.

Analysis of the results may be interpreted to suggest that the instructionally enhanced version of SPELLDOWN produced improved quality in student's spelling errors as well as increases in the **number** of words correctly spelled relative to performance attained **using** the **control** version of the program.

12/5/9 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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836093 ORDER NO: AAD84-04437

**NUMERICAL SIMULATION OF A THREE-DIMENSIONAL CHEMICAL LASER FLOW FIELD
INCLUDING RADIATION PRODUCED BY LASER INDUCED FLUORESCENCE**

Author: LANKFORD, DENNIS WILLIAM

Degree: PH.D.

Year: 1983

Corporate Source/Institution: THE UNIVERSITY OF NEW MEXICO (0142)

Source: VOLUME 44/11-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3461. 270 PAGES

Descriptors: ENGINEERING, AEROSPACE

Descriptor Codes: 0538

Chemical lasers typically derive power from the reaction of two gas streams inside a laser cavity. **Operation** at optimal laser efficiency requires detailed understanding and **control** of a **number** of energy

transfer processes. The requirement to minimize collisional **deactivation** in chemical lasers has resulted in mixing the cavity gases supersonically. Mixing of the gases at typical cavity **conditions** is predominantly by molecular diffusion and is quite slow compared to the gas velocity.

Enhancing mixing of the gas streams has more than doubled the power from diffusion limited chemical lasers. This enhanced mixing was obtained by perturbing the laser cavity flow field by injecting jet streams into the flowing gases. A detailed understanding of this enhanced mixing process should lead to optimal laser design.

Work reported in this dissertation has produced a time-dependent three-dimensional numerical solution of the Navier-Stokes equations capable of analyzing laser cavity flows with enhanced mixing due to injection jets, i.e. trip jets. Also developed was a numerical model of a new laser flow visualization technique, laser induced fluorescence (LIF). This model simulates the yellow, orange, and red radiation pattern produced by LIF when I(,2) is used as a trace molecule. These numerical programs were used to analyze an experimental laser flow field. Results of the analysis compared well with measured pitot pressure scans and LIF photography.

Details obtained from the numerical technique included the complete three-dimensional velocity, density, specie concentration, mach number, pressure, temperature, and energy fields. A detailed understanding of the mixing process in chemical lasers was obtained. The phenomena which increases the mixing in a laser cavity with trip jets is a distortion of the gas streams which increases the surface area across which diffusional mixing occurs.

12/5/10 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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778272 ORDER NO: AAD82-12498
THE RELATIONSHIP OF THE MOTHER'S NEGATIVE LIFE EXPERIENCES AND SOCIAL SUPPORT TO THE RESTRICTIVE DISCIPLINE AND ENVIRONMENTAL STIMULATION OF HER DEVELOPMENTALLY DISABLED CHILD

Author: BRANDT, PATRICIA ANN

Degree: PH.D.

Year: 1981

Corporate Source/Institution: UNIVERSITY OF WASHINGTON (0250)

Source: VOLUME 42/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 5060. 176 PAGES

Descriptors: EDUCATION, PSYCHOLOGY

Descriptor Codes: 0525

The purpose of this study was to: (a) investigate whether negative life **events** and limited social support influence the use of restrictive discipline of the mother toward her developmentally **disabled** 6-month to 3-year-old child and her provision of environmental stimulation to the child, and (b) obtain reliability and validity estimates on the Personal Resource Questionnaire (PRQ) developed to measure social support. The subjects were 91 mothers of developmentally **disabled** children. Questionnaires were completed which requested demographic information and responses to each of the following measures: Life Experiences Survey--negative life **events**; PRQ--number of resources (PRQ-1) and perceived support (PRQ-2); CAPP Measure: Ways Parents Handle Irritating Child Behaviors--restrictive discipline; and the NCAST HOME--environmental stimulation. Stepwise multiple regressions revealed that the PRQ-1 and PRQ-2 and not negative life **events** (NEG), explained restrictive discipline, $F (1, 83) = 6.63$ and 5.34 , $p < .05$, respectively. The

combination of PRQ-1 and PRQ-2 accounted for 9.3% of the variance in restrictive discipline scores. In addition to the NEG score, a score was obtained using a cluster of nine negatively scored psychosocial items (PERS NEG), obtained from the negative life **events** measure. In a regression equation with PRQ-1 and PRQ-2, PERS NEG explained 5.6% of the variance in restrictive discipline, $F(1, 84) = 5.44$, $p < .05$. PRQ-1 increased the amount of variance accounted for to 10.4%, $F(1, 84) = 4.49$, $p < .05$. Mothers with higher scores on PERS NEG and a higher **number** of resources were more likely to **use** a higher **number** of **restrictive** discipline techniques. PRQ-1, **number** of resources, appears to be measuring network density. Having a greater quantity of resources was costly rather than supportive. Stepwise regression showed that there was no evidence of a significant relationship between the combination of PRQ-1, PRQ-2 and NEG or PERS NEG and environmental stimulation. Content validity of the PRQ was supported and a high internal consistency reliability (.905) was established for the PRQ-2. Validity coefficients indicated that PRQ-1 had a small effect in explaining the variance of restrictive discipline and no effect for environmental stimulation. PRQ-2 was not an effective predictor for either criterion.

12/5/11 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online
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696106 ORDER NO: AAD80-21235

FIELD DEPENDENCE AND LEARNING DISABILITIES: A DEVELOPMENTAL APPROACH

Author: EPSTEIN, FREDDA

Degree: PH.D.

Year: 1980

Corporate Source/Institution: YESHIVA UNIVERSITY (0266)

Source: VOLUME 41/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1536. 187 PAGES

Descriptors: PSYCHOLOGY, DEVELOPMENTAL

Descriptor Codes: 0620

The present study investigated whether black and Hispanic, lower socioeconomic status learning **disabled** students are more field dependent than are nonlearning **disabled** students, and whether the developmental pattern of increased field independence with age, which has been observed in the normal population, exists within the learning **disabled** population.

It was hypothesized that third and sixth grade learning **disabled** students are more field dependent, as defined by performance on the Portable Rod and Frame Test and the Block Design subtest of the WISC-R, than are matched controls, and that degree of field dependence is related to severity of learning disability. It was further hypothesized that there is an interaction between learning disability/nonlearning disability and age, that sixth grade control subjects are more field independent than are third grade controls, while sixth grade learning **disabled** children are not more field independent than third grade learning **disabled** children. In addition, it was hypothesized that performance on the two experimental measures is significantly related.

Four groups of 20 subjects each, matched for intelligence and sex, were used, third and sixth grade learning **disabled** and control. Each subject received both experimental measures, the PRFT and Block Design.

Data were subjected to a Multivariate ANOVA, as well as separate 2 x 2 (group x grade) ANOVAs for the Block Design and PRFT data. In addition, correlations were computed between each experimental measure and achievement, and between the two measures.

The results of the present study were as follows: (a) The hypothesis that learning **disabled** children are more field dependent than matched controls was supported for grades 3 and 6 by the MANOVA and by the ANOVA of Block Design scores. For the PRFT, Hypothesis 1 was supported for the sixth, but not for the third, grade. (b) The hypothesis that sixth grade control group children are more field independent than are third grade control group children was upheld by the results of the MANOVA and the ANOVAs of Block Design and PRFT. (c) The hypothesis that sixth grade learning **disabled** children are not more field independent than third grade learning **disabled** children was supported by the MANOVA and the ANOVA of PRFT data. However, Hypothesis 3 did not receive support from the analysis of Block Design scores. (d) The hypothesis that degree of field dependence is related to severity of learning disability was supported by results of the Block Design measure, but not the PRFT. (e) The hypothesis that performance on the two experimental measures is significantly related received support for only the sixth grade control group.

Results were interpreted as providing support for the view that learning **disabled** children were less able to rely on internal or independent cues or judgment when they are faced with conflicting information, and tend to respond based on the structure of a situation on their own. The argument that learning **disabled** children fail to proceed at a normal rate of development also received support from the present study. In addition, it was concluded that the Block Design subtest of the WISC-R is not an adequate measure of field dependence, and that individual assessment remains essential in the diagnosis and remediation of learning disabilities.

Limitations related to the nature of the measuring instruments **used**, the **restricted** ethnic sample, and the **limited number** of subjects. Research suggestions also included a focus on the relative effectiveness of educational techniques geared toward field dependent and independent students, as well as investigation of the relationship between field dependence and other constructs found to discriminate between learning **disabled** and nondisabled students.

Set Items Description
S1 5831509 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
 CRIB? OR ASSIGN???
S2 17153828 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
 EMPLOY? OR SERVICE
S3 6112624 (CREDIT OR CHARGE OR DEBIT OR BANK OR BANC OR SMART) (1W) (C-
 ARD OR CARDS) OR CREDITCARD? ? OR CHARGECARD? ? OR DEBITCARD?
 ? OR BANKCARD? ? OR NUMBER? ?
S4 6288211 DETERMIN??? OR DECID??? OR CONCLUD??? OR ESTABLISH???
S5 5232962 CONDITION? ? OR EVENT? ? OR LIMITATION? ?
S6 8478980 OCCUR??? OR HAPPEN? OR ENCOUNTER? OR MEET??? OR TRIGGER? OR
 SATISFIED
S7 2120740 DEACTIVAT? OR DISABL??? OR STOP OR CANCEL? OR CUTOFF
S8 8987 S1(3N)S2(3N)S3
S9 541708 S5(S)S6
S10 61577 S9 AND S7
S11 62 S8 AND S10
S12 4 S11 NOT PY>1998
S13 4 RD (unique items)

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13/3,K/1

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03652431 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MKW Leading Article: ITC sets flawed system to rights

LUCY KILLGREN

MARKETING WEEK, p3

December 03, 1998

JOURNAL CODE: FMWK LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 23437

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... So there is no brake on the increase of cost nor a safety net to **stop** weights of advertising falling lower than planned for the advertiser.

So how do you move...or logos other than for identification purposes should be included.

But what is there to **stop** unscrupulous operators selling through irresponsible programmes? At the moment, nothing, apart from the common sense...

... Nigel Rudd - played key roles in Taylor's departure through the course of four key **events** . These were the sale of BZW's sales and advisory business through public auction last...

... appointment and subsequently frustrated ambitions of Large, the Russian crisis last August and a board **meeting** in October, at which Taylor outlined his plans to split the retail and corporate businesses...come under pressure from suppliers to reduce its margins on branded goods in order to **stop** any potential loss of their market share.

The industry claims that prices cannot be compared...the cash back in again and charge up a second card, which you could then **use** at a **restricted number** of outlets to obtain a limited range of goods or services.

When you reached the pay point (cash point?) at one...UK, to be launched in the autumn. The emphasis will be on destination marketing, but **events happening** in the Pacific rim form an integral part of the strategy. They include The Americas...

13/3,K/2

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03651433 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Leading Article: ITC sets flawed system to rights

LUCY KILLGREN

MARKETING WEEK, p3

December 03, 1998

JOURNAL CODE: FMWK LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 23437

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13/3,K/3

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02531097 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Chinese Vice-Premier Wu Bangguo inspects Heilongjiang

BBC MONITORING SERVICE

August 17, 1998

JOURNAL CODE: WBMS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1794

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the delegation of responsibility for mines to local authorities as part of an effort to **stop** over-supply. On oil, he said the industry had to become more flexible and profitable...

... from a difficult position so long as we bring the total supply of coal under **control**, determine the **number** of **employees** on the basis of production capacity, and reduce the number of personnel and improve efficiency...

...the total demand.

Wu Bangguo stressed: It is necessary for the state to create external **conditions** for coal enterprises to extricate themselves from a difficult position, but the (coal) enterprises must...

... changing line of production, but also increases some subsidy funds for provinces and municipalities which **encounter** more difficulties than others even though the state itself faces tremendous financial difficulties.

Coal enterprises...

13/3,K/4

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02277919 (USE FORMAT 7 OR 9 FOR FULLTEXT)

RF Micro Devices, Inc. Announces First Quarter Results

PR NEWSWIRE

July 21, 1998 17:2

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 2212

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and Chief Executive Officer, stated, "The qualification of our GaAs HBT fab was a milestone **event** for the Company. As it ramps up to full capacity, we will be able to **meet** the current and forecasted demands of existing customers as well as add major new customers...

... range of standard and custom designed RFICs in order to position itself as a "one- **stop** " solution for its customers' RFIC needs. RF Micro Devices, Inc. is traded on the Nasdaq...

... are subject to numerous risks and uncertainties, including probable variability in the Company's quarterly **operating** results, dependence on a **limited number** of customers, manufacturing capacity constraints, dependence on TRW Inc. as a supplier of GaAs HBT...

Set Items Description
S1 5831509 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
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S2 17153828 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
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S4 6288211 DETERMIN??? OR DECID??? OR CONCLUD??? OR ESTABLISH???
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S6 8478980 OCCUR??? OR HAPPEN? OR ENCOUNTER? OR MEET??? OR TRIGGER? OR
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S7 2120740 DEACTIVAT? OR DISABL??? OR STOP OR CANCEL? OR CUTOFF
S8 8987 S1 (3N) S2 (3N) S3
S9 541708 S5 (S) S6
S10 61577 S9 AND S7
S11 62 S8 AND S10
S12 4 S11 NOT PY>1998
S13 4 RD (unique items)
S14 166 S8 (S) S7
S15 7 S14 NOT PY>1998
S16 7 S15 NOT S13
S17 6 RD (unique items)

File 20:Dialog Global Reporter 1997-2006/Mar 09
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17/3,K/1

DIALOG(R)File 20:Dialog Global Reporter
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06267762

ESTONIA: TELEPHONE COMPANY TO BLOCK SUPERTEL SERVICE

BALTIC NEWS SERVICE

July 19, 1994

JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 190

...on Thursday that Supertel has filed an application with the Tallinn City Court, applying for **cancellation** of Roads and Communications Ministry orders.

17/3,K/2

DIALOG(R)File 20:Dialog Global Reporter
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02820061

RF Micro Devices, Inc. Expects Higher Than Anticipated Revenue and Earnings
PR NEWSWIRE

September 15, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 608

...are subject to numerous risks and uncertainties, including probable variability in the Company's quarterly **operating** results, dependence on a **limited number** of customers, manufacturing capacity constraints, risks associated with the Company's operation of a wafer...

17/3,K/3

DIALOG(R)File 20:Dialog Global Reporter
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02055298 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CATHAY PACIFIC: Cathay Pacific to operate the first non-stop flight from New York to Hong Kong

M2 PRESSWIRE

June 22, 1998

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 342

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... invited to join the flight.

Cathay Pacific will utilise its regular CX 889 service to **operate** the non-**stop** flight, with a **limited number** of passengers on board. Polar 1 will be the first in a number of trials...

17/3,K/4

DIALOG(R)File 20:Dialog Global Reporter
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01924976

BORIS NEMTSOV, "WE DON'T HAVE SWEET PILLS YET TO BE TAKEN ALONG WITH THE BITTER ONES"

WHAT THE PAPERS SAY , 110 ed, p6

June 15, 1998

JOURNAL CODE: WWTP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1749

... in his office. Answer: The electronic mass media are monopolized. They are controlled by a **limited number** of people. They are **used** to **employ** information blackmail. This blackmail is expressed by a rather simple formula: Either you do what...

17/3, K/5

DIALOG(R)File 20:Dialog Global Reporter
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01486773

Depressed sales for Lego (Lego har problemer med salget)

BORSEN, p6

April 21, 1998

JOURNAL CODE: WBOR LANGUAGE: Danish RECORD TYPE: ABSTRACT
WORD COUNT: 64

...Peter Ambeck Madsen, head of information, said that the company has not introduced a total **employment stop**, but has **limited** the **number** of people being taken on. Sales have been very disappointing and Lego has to watch...

17/3, K/6

DIALOG(R)File 20:Dialog Global Reporter
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01308846 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Garuda Airlines re-examining jet leases

SECTION TITLE: AVIATION

FINANCIAL EXPRESS

April 04, 1998

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 208

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 747-200s and five DC-10s, and lease new aircraft. The airline would now keep **operating** the old aircraft on a **restricted number** of routes.

"These are some of the alternatives which are being considered but up

Set Items Description
S1 3055420 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
 CRIB? OR ASSIGN???
S2 7841935 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
 EMPLOY? OR SERVICE
S3 2634754 (CREDIT OR CHARGE OR DEBIT OR BANK OR BANC OR SMART) (1W) (C-
 ARD OR CARDS) OR CREDITCARD? ? OR CHARGECARD? ? OR DEBITCARD?
 ? OR BANKCARD? ? OR NUMBER? ?
S4 2652899 DETERMIN??? OR DECID??? OR CONCLUD??? OR ESTABLISH???
S5 2551211 CONDITION? ? OR EVENT? ? OR LIMITATION? ?
S6 2893511 OCCUR??? OR HAPPEN? OR ENCOUNTER? OR MEET??? OR TRIGGER? OR
 SATISFIED
S7 443468 DEACTIVAT? OR DISABL??? OR CANCEL? OR CUTOFF OR DENY??? OR
 DENIED
S8 9359 S1(3N)S2(3N)S3
S9 926 S8 AND S7
S10 141044 S5(10N)S6
S11 98 S9 AND S10
S12 38 S11 NOT PY>1998
S13 36 RD (unique items)
File 15:ABI/Inform(R) 1971-2006/Mar 09
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 (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/Mar 09
 (c) 2006 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2006/Mar 08
 (c) 2006 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2006/Mar 09
 (c) 2006 McGraw-Hill Co. Inc

13/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02555001 254355401
Diary of a control freak: The manager's guide to internal control
Pickett, K H Spencer
Managerial Auditing Journal v13n4/5 PP: 210-332 1998
ISSN: 0268-6902 JRNL CODE: MAJ
WORD COUNT: 85787

...TEXT: he felt a deep desire to get the problem under control. He almost wanted to **cancel** the intended vacation, but knew this would not be accepted. "See you in a week..."

...I can unwind."

"Right, sir," came the reply, "It just happens that I have a **cancellation** for a Caribbean destination flying out this Sunday, that is tomorrow, and returning Tuesday week...road system of sorts, a destination, knowledge of the route, road tax, insurance, good riding **conditions** and so on for the transportation system to be of any use. We may have...parts of the model that related to their responsibilities, then the organisation would be in **control**. That is not to say that the uncertainties that confront all organisations and processes would...Parkinson's Law fame?" Bill flicked through the file and read:

The man who is **denied** the opportunity of taking decisions of importance begins to regard as important the decisions he...were still referred to me before funds were released and I made sure they were **cancelled**. These bad cheques eventually stopped turning up at our bankers."

"The main concern was that...this is remote access from outside the office). Or accessing unusual files or repeating or **cancelling** many transactions.

17 Don't allow repeated attempts to access systems. Lock out all attempts ...exercise and then discover there are not enough drivers to drive the trains. Services are **cancelled**. Irate commuters appear on television. As a goodwill gesture, the company lays on free trains...

13/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02367327 116349684
The quality of public sector food-poisoning surveillance in England and Wales, with specific reference to salmonella food poisoning
Richard A.E. North; Jim P. Duguid; Michael A. Sheard
British Food Journal v98n2 PP: 4-109 1996
ISSN: 0007-070X JRNL CODE: BFJ
WORD COUNT: 81382

...TEXT: hazards identified, was deemed not to meet quality expectations, being neither reasonably complete nor precise.

Control advice offered

On the basis of the totality of the advice given by the Department...

sources of infection in the outbreaks under investigation. In fact, the common tendency was to **deny** the possibility. Carriers detected were always deemed to have been infected at the same time...of people who had solely eaten pate and who had no symptoms."

This claim was **denied** by the organizer and his wife, who were adamant that everyone had eaten pate. However...have been more heat resistant than normal, nevertheless concluding that, if his simulation accurately represented **events** before the outbreak, the outbreak could not have **occurred**. Considering possible sources, he agreed that Enteritidis had been found in a variety of foodstuffs...

13/3,K/3 (Item 3 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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02271924 86926199
Learning and process improvement in knowledge organizations: a critical analysis of four contemporary myths
 Nereu F. Kock Jr; Robert J. McQueen; Megan Baker
 Learning Organization v3n1 PP: 31-41 1996
 ISSN: 0969-6474 JRNL CODE: LGRZ
 WORD COUNT: 6890

...TEXT: such as "this customer is over his credit limit - should we increase the limit or **cancel** the order?" or "there have been no orders for product X in the last three...is by means of interrelated conditional clauses. A conditional clause is illustrated in Figure 1. **Conditions** 1, 2, 3 ... n are the n facts that will **trigger** the m consequences 1, 2, 3 ... m, facts themselves (n and m are positive integers...become effective and efficient knowledge and information users. Moreover, organizations should focus on obtaining and **using** knowledge in a **limited number** of business processes, and farming out those processes that can be best performed outside[28...]

13/3,K/4 (Item 4 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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01647718 02-98707
Qualified immunity: Ignorance excused
 Armacost, Barbara E
 Vanderbilt Law Review v51n3 PP: 583-680 Apr 1998
 ISSN: 0042-2533 JRNL CODE: AVLR
 WORD COUNT: 52638

...TEXT: will be deemed 'on notice'" of that clear law and qualified immunity will likely be **denied**.164

The prominence of notice in the qualified immunity analysis¹⁶⁵ is striking compared to the...suppose a damages action invokes a "new" constitutional rule¹⁸⁷⁸⁷ that was only recognized after the **events occurred** that gave rise to the constitutional damages suit. For example, in *Pembaur v. City of ...*

...law. In the words of the Harlow Court: "If the law at [the time the **events occurred**] was not clearly established, an official could not reasonably be expected to anticipate subsequent legal...lawfulness.³³ In

Fourteenth Amendment discrimination cases, courts routinely presume knowledge of the law-and **deny** qualified immunity-based on precisely that reasoning.²³⁴ For example, in *Wade v. Hegner*, the...

...black parent) sued the white principal of an all-white Chicago public school for allegedly **denying** admission to the plaintiffs six children.²³⁵ The principal, who had reassured white parents that...of illegality is unnecessary to ensure against liability without fault and qualified immunity will be **denied**.²⁹

It must be noted, however, that to satisfy the requirement of fault, and avoid...he was bound hand and foot in a padded cell."²⁶⁵ Likewise, the courts have **denied** qualified immunity under the following circumstances on the ground that "prison officials who deliberately ignore...

...related complications;²⁶⁷ where a paraplegic was forced to live in squalor because he was **denied** the use of a wheelchair;²⁶⁸ where a prison pharmacist arbitrarily refused to fill an...with clearly analogous facts," that official will be deemed blameworthy and qualified immunity will be **denied**.³⁰⁷ This "particularity" requirement is, of course, not peculiar to qualified immunity in the First...court held the employer immune on several grounds: First, the law at the time the **events occurred** was unclear as to whether an employee's speech is protected when he speaks as...the employer's believed otherwise.³³² Similarly, in *Roth v. Veteran's Administration*, the court **denied** qualified immunity to defendants who allegedly demoted the plaintiff in retaliation for reporting wastefulness, mismanagement...an ex post balancing of interests will not have been obvious at the time the **events occurred**. In the latter case, qualified immunity will be necessary to ensure that only blameworthy defendants...

...egregious-in other words it contains indicia of its own blameworthiness-qualified immunity will be **denied** regardless of whether there is factually-analogous precedent. This prediction is borne out in the ...

...fleeing or actively resisting arrest, and was not engaged in assaultive behavior.³⁷¹ The court **denied** qualified immunity without requiring "a precisely analogous case," reasoning that "[i]t would create perverse... deterring constitutional violations under section 1983).

16. The Supreme Court made precisely these arguments in **denying** qualified immunity to municipalities. See *Owen v. City of Independence*, 445 U.S. 622, 651...119.

Footnote:

41. One of the major contributions of the Model Penal Code was its **use** of a **limited number** of carefully defined culpability terms-purpose, knowledge, recklessness, and negligence-to replace the myriad and...whether she had remarried); *Walker v. Superior Court*, 763 P.2d 852, 872 (Cal. 1988) (**denying** a due process challenge to a conviction for child abuse of parents who failed to...discussing legislative immunity). Qualified immunity is the default rule for such officials when they are **denied** absolute immunity under the functional analysis. See generally SHELDON H. NAHMOD, CIVIL RIGHTS AND CIVIL...so obvious that a reasonable person would necessarily have known about it.") (citations omitted), cert. **denied**, 117 S. Ct. 958 (1997). 223. See *supra* notes 65-68 and accompanying text.

224...of race); *Bator v. Hawaii*, 39 F.3d 1021, 1027, 1028-29 (9th Cir. 1994) (**denying** qualified immunity on the ground that a reasonable official would have understood that subjecting a...

...S. v. Santa Rosa City Schools, 890 F. Supp. 1452, 1472 (N.D. Cal. 1995) (**denying** qualified immunity because a ...a statute or regulation by a state official is per se unreasonable conduct that would **deny** the official qualified immunity).

241. See Parratt v. Taylor, 451 U.S. 527, 543 (1981) (**denying** petitioner relief under 42 U.S.C. 1983 for injury resulting from the negligent acts... nor quasi-suspect under clear law).

Footnote:

After Croson and Adarand, courts have tended to **deny** qualified immunity in cases challenging affirmative action in areas such as employment and contracting. For example, in Alexander v. Estepp, 95 F.3d 312, 317-18 (4th Cir. 1996), cert. **denied** sub nom. Prince George's County v. Alexander, 117 S. Ct. 1425 (1997), the Fourth Circuit **denied** qualified immunity, citing case law that should have led county officials to conclude that their...his cell, or take advantage of his limited out-of-cell time because he was **denied** the use of a wheelchair. See id. at 187. The court concluded that "the squalor in which Weeks was forced to live as a result of being **denied** a wheelchair was clearly foreseeable by [prison officials]" and that "jail employees should have been..."

...461; see also Cummings v. Roberts, 628 F.2d 1065, 1067-68 (8th Cir. 1980) (**denying** qualified immunity where prison officials deliberately **denied** access to medical care and refused to carry out treatment prescribed by physicians). 270. See....

...permitted to fly until his medical condition had stabilized. See id. at 1064. The court **denied** qualified immunity. For a discussion of the court's reasoning, see supra text accompanying note 266. See also White v. Napoleon, 897 F.2d 103, 106-10 (3d Cir. 1990) (**denying** qualified immunity where defendant used painful ineffectual treatments which had serious accompanying risks); Hunt v....

...that prison officials are "deliberately indifferent to a prisoner's serious medical needs when they **deny**, delay, or intentionally interfere with medical treatment").

Footnote:

271. See Scher v. Engelke, 943 F...

...1987))).

272. See Nelson v. Overberg, 999 F.2d 162, 165-66 (6th Cir. 1993) (**denying** qualified immunity to prison officials who failed even to investigate an inmate's claim that...

...by other inmates); Taylor v. Bowers, 966 F.2d 417, 422-23 (8th Cir. 1992) (**denying** qualified immunity to a prison physician who delayed surgical intervention to prisoner later found to...

...filled balloons); Heflin v. Stewart County, 958 F.2d 709, 717-18 (6th Cir. 1992) (**denying** qualified immunity to prison officials who took no steps to try to save the life...).

...himself); Henderson v. DeRobertis, 940 F.2d 1055, 1057-58, 1060-61 (7th Cir. 1991) (**denying** qualified immunity to prison officials who during a four-day period forced prisoners to remain...).

...below zero); Cleveland-Perdue v. Brutsche, 881 F.2d 427, 431-32 (7th Cir. 1989) (**denying** qualified immunity to prison officials whose failure to remedy alleged inadequacies constituted deliberate indifference to inmates' medical needs); Duckworth v. Frazen, 780 F.2d 645, 653 (7th Cir. 1985) (**denying** qualified immunity to prison officials for injuries to prisoners sustained when transporting bus caught fire...F.2d 787, 795, 797 (7th Cir. 1993). Similarly, in Conner v. Reinhard, the court **denied** summary judgment to defendants who fired the plaintiff for statements she made at a Board...g., Cotnoir v. University of Me. Sys., 35 F.3d 6, 11 (1st Cir. 1994) (**denying** qualified immunity to state officials who fired a tenured professor without giving him prior notice...
...control [this] case"); Langley v. Adams County, 987 F.2d 1473, 1480 (10th Cir. 1993) (**denying** qualified immunity where local officials agreed to reschedule a pretermination hearing and then on the...

...the same day); Calhoun v. Gaines, 982 F.2d 1470, 1475-76 (10th Cir. 1992) (**denying** qualified immunity to college officials who did not advise a professor until after the finalization...

...in jeopardy of termination); Runge v. Dove, 857 F.2d 469, 474 (8th Cir. 1988) (**denying** qualified immunity to local school officials who fired a janitor without giving him any opportunity...otherwise, state laws might not be enforced and the [constitutional] claims of citizens . . . might be **denied** by the state agencies." Id. at 180. The Court did not explain why that reasoning...

13/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01597365 02-48354
Collaborative business engineering with animated electronic meetings
De Vreede, Gert-Jan
Journal of Management Information Systems: JMIS v14n3 PP: 141-164 Winter 1997/1998
ISSN: 0742-1222 JRNL CODE: JMI
WORD COUNT: 9133

...TEXT: their current situation. However, a perfect, complete model of a certain situation, including every exceptional **event** that may **occur** , is too detailed and hence either is impossible to create or costs a disproportionate amount...the assumption that using the technology improved the productivity of the process.

TeamGraphics was actively **used** by a **limited number** of stakeholders. Therefore, questionnaires were not distributed. Feedback from the stakeholders suggests, however, that TeamGraphics...sessions indicated strong dissatisfaction with the group composition because a lot of their colleagues had **canceled** and failed to attend. Consequently, the remaining stakeholders felt that the group was incomplete. Experience...

13/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01560459 02-11448
Information technology in manufacturing

Anonymous
Manufacturing Systems v15n12 PP: 48-62 Dec 1997
ISSN: 0748-948X JRNL CODE: MFS
WORD COUNT: 8480

...TEXT: main memory.

Calibration-The process of determining and/or adjusting an entity or device to **meet** or match a predetermined set of **conditions** or standards.

CAM-Computer-Aided Manufacturing is the use of computer technology to generate data...switch-An electromechanical device positioned to be actuated when a certain motion limit occurs, thereby **deactivating** the actuator causing the motion.

LIMS-Laboratory Information Management Systems are used in the process... supply chains. (See Scheduling, dynamic or finite.)

PLC- Programmable Logic Controllers are storedprogram devices that **control** large **numbers** of discrete elements **using** very fast I/O scan times. Controllers also work in concert with other computers and...and execute enterprisewide.

Transducer-A device that converts signals from one physical form to another.

Triggers -User-defined **conditions** which automatically initiate specific user-defined responses. For example, inventory dropping below a specified level...

13/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01496043 01-47031
Matching MCBS and Medicare data: The best of both worlds
Eppig, Franklin J; Chulis, George S
Health Care Financing Review v18n3 PP: 211-229 Spring 1997
ISSN: 0195-8631 JRNL CODE: HCF
WORD COUNT: 8276

...TEXT: BACKGROUND

The MCBS is an ongoing household panel survey of approximately 12,000 elderly and **disabled** persons eligible for Medicare benefits.¹ Field work for the MCBS began in September 1991...

...population covered. The Access-to-Care files represent the "always enrolled," that is, elderly and **disabled** Medicare beneficiaries entitled to Medicare for the entire calendar year. This enrollment concept excludes persons...made not to always disaggregate to the most fundamental level, but instead to match bundled **events** in the ways that they naturally **occurred** in both files. The practical effect of this approach is to concentrate more on getting...

...and proceeding to less restrictive. For example, reported doctor visits are initially compared with carrier **control number**, date of **service**, and total charge. If there is no successful match, the algorithm checks for a match...identified. However, as noted earlier, the MCBS match structure expects unmatched Medicare bills (which represent **events** that **occurred**

but were not reported in the survey) and unmatched survey reports (which represent health care...).

13/3,K/8 (Item 8 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01483268 01-34256

Regulatory reform in the financial services industry: Where have we been? Where are we going?

Anonymous

Financial Market Trends (France) n67 PP: 31-96 Jun 1997
ISSN: 0378-651X JRNL CODE: FMT
WORD COUNT: 23148

...TEXT: exchanges - but also in the banking sector - and engaged in anti-competitive oligopolistic behaviour by **denying** stock exchange membership to non-residents, by fixing commissions on stock exchange transactions, by fixing...measures aimed at excluding or severely limiting a foreign presence in their markets and/or **denying** national treatment to foreign affiliated institutions. Similarly, countries that had exchange controls or comparable measures...to overstate benefits from deregulation to the extent they arise from changes that would have **occurred** in any **event**. However, those changes also make re-imposition of many of the old regulatory policies either...regulation and competition - should be aware of the potential anti-competitive effects of established firms **denying** access of potential competitors to the information network itself. And finally, perhaps most importantly, it...policy implementation and minimum requirements on financial institutions holdings or acquisitions of government debt. A **number** of countries also have made **limited use** of rules or guidelines to encourage lending to special credit institutions or socially-preferred sectors...

13/3,K/9 (Item 9 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01473341 01-24329

Doe v. Doe and the Violence Against Women Act: A post-Lopez commerce clause analysis

Carty, Mary C

St. John's Law Review v71n2 PP: 465-485 Spring 1997
ISSN: 0036-2905 JRNL CODE: SJLR
WORD COUNT: 10710

...ABSTRACT: as a federal remedy. Recently, in Doe v. Doe, the US District Court of Connecticut **denied** a motion challenging the constitutionality of the civil remedy portion of VAWA, holding that VAWA...
...TEXT: courts.¹⁷ Recently, in Doe v. Doe,¹⁸ the United States District Court of Connecticut **denied** a motion challenging the constitutionality of the civil remedy portion of VAWA, holding that VAWA...

...rights remedy as outside of congressional legislative authority under the Commerce Clause.?

The district court **denied** the defendant's motion, holding that the civil rights provision of VAWA was constitutional under...may lead the woman to believe she can control the situation by preventing the earlier **events**

which **triggered** the battery, thus giving her a false sense of control over the situation. This may...1444, 1459 (6th Cir. 1996) (Boggs, J., concurring in part and dissenting in part), cert. **denied**, 117 S. Ct. 690 (1997). "Lopez is unclear on the proper level of constitutional review... authorized by the Commerce Clause simply because marital beds are purchased in interstate commerce."), cert. **denied**, 117 S. Ct. 690 (1997).

81 Lopez, 115 S. Ct. at 1632 (arguing that "national...e)(1). See Bassler, supra note 8, at 1169 (discussing how problems of proof will **limit** number of women who can **use** remedy). For a general discussion of the issues arising in determining which acts are bias...

13/3,K/10 (Item 10 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01422503 00-73490
The accountant and computer security
Qureshi, Anique A; Siegel, Joel G
National Public Accountant v42n3 PP: 12-15+ May 1997
ISSN: 0027-9978 JRNL CODE: NPA
WORD COUNT: 5160

...TEXT: A code may be inserted into a computer program that causes damage when a predefined **condition** **occurs** .

Masquerades: A computer program is written that masquerades or simulates the real program. For example...

...would not typically be added together so the total has no meaning other than for **control** purposes. Examples are **employee** and product **numbers** . A check digit is used to ascertain whether an identification number (e.g., account number...application. Date and time constraints along with file usage may be enumerated. Unauthorized use may **deactivate** or lock a terminal. Diskless workstations may result in a secure network environment.

There must...

13/3,K/11 (Item 11 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01422069 00-73056
An implementation methodology for the supervisory control of flexible manufacturing workcells
Lauzon, S C; Mills, J K; Benhabib, B
Journal of Manufacturing Systems v16n2 PP: 91-101 1997
ISSN: 0278-6125 JRNL CODE: JMY
WORD COUNT: 6225

...TEXT: the modeling technique chosen, in the implementation phase, it must also be considered that controllable* **events** do not **occur** spontaneously but rather only **occur** as responses to requests sent by the supervisory controller. For example, in the case of...the control strategy. Then, the PLC processor's data tables are monitored to determine what **events** have **occurred** in the workcell. Depending on the **event** that has **occurred** , the computer-based controller may consequently take an appropriate action (such as, generate a new...which limit the number of

parts at a buffer location, (3) part-activity specifications, which **limit** the **number** of plants **operating** on a part at any given time, (4) cell-part-limit specifications, which limit the...

...only one possible transition exiting from a given state. However, for the HSC, multiple controllable **events** may **occur** at a given state, which can lead to deadlock. Therefore, a method for choosing only...the rungs are given by the workcell state (0:002/00) and a general eventrequest-disabling bit (0:002/06). (This latter input condition is included to ensure that the workcell...

...precautionary measure to avoid injury to persons or damage to equipment when a machine failure **occurs**.) The second rung resets the **event** -request bit at (0:001/00) using the OTU ('unlatch output') instruction once a response...limited the number of parts at a buffer location to one part; part-activity specification: **limited** the **number** of plants **operating** on a part at any given time to two plants (one transport plant and one...).

...the PLC for execution. The ladder-logic code is then in effect until a new **event** in the workcell **occurs**.

Extensive experiments in regard to the simulation of random occurrences of events, including utilization of...

...to be executed by the workcell controller.

Footnote:

* Controllable events are those that can be **disabled** by a supervisor. Uncontrollable **events** **occur** spontaneously and cannot be **disabled**. tEvent labels form the alphabet for the automation model, where the supervisory controller exercises control...

13/3,K/12 (Item 12 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01413767 00064754
Toward a theory of communicative interactions in culturally diverse workgroups
Larkey, Linda Kathryn
Academy of Management Review v21n2 PP: 463-491 Apr 1996
ISSN: 0363-7425 JRNL CODE: AMR
WORD COUNT: 12303

...TEXT: value, and their roles).

Briefly stated, the monolithic organization (Cox, 1991) is nearly homogenous, with **limited numbers** of minority **employees**. In it, affirmative action plans may be in place, but they are subtly resisted and ...subtle forms of differential treatment may communicate the attitudes one holds, even when prejudice is **denied** (Byrnes & Kiger, 1988; Crosby, Bromley, & Saxe, 1980). For example, negative evaluations of different others may...strong (Gallois et al., 1988; Giles & Johnson, 1986; Gudykunst & Hammer, 1988; Sachdev & Bourhis, 1990). These **conditions** of threat, conflict, or competition are more likely to **occur** when there are large enough numbers in the cultural group to form coalitions. In these...
...there is motivation to recognize the individual needs of others (Coupland, Coupland, Giles, & Henwood, 1988)- **conditions** all related to

specification and more likely to **occur** in multicultural climates. Further, convergence is negatively associated with salience of ethnic identity of the...

13/3,K/13 (Item 13 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01378520 00-29507

"Victimhood" and the implementation of sexual harassment policy
Reese, Laura A; Lindenberg, Karen E
Review of Public Personnel Administration v17n1 PP: 37-57 Winter 1997
ISSN: 0734-371X JRNL CODE: RPP
WORD COUNT: 9515

...TEXT: hostile work environment. The former has been defined as a situation where the "harasser has **denied** job benefits, such as a promotion or salary increase . . . because sexual favors were not granted . . . sexual harassment in the workplace. Research has suggested that there is a strong tendency to **deny** that one is a "victim" of such behavior since victims are often perceived as being...

...Research on the responses of victims to sexual harassment also suggests how "victimhood" is cognitively **denied** and reporting rates lowered correspondingly. Victim response can be internally focused--ignoring the harassment, pretending...Whatever sexual harassment policy exists, for employees to use it, a very specific chain of **events** must take place. First, an incident must **occur** or a hostile environment is perceived which might constitute sexual harassment. Second, the "victim" must...The comparative case study methodology was employed to provide an intensive focus on a large **number** of **employees** from a **limited number** of organizations. Such a focus allows analysis which is sensitive to past and present policy...harassment may be reduced because employees fear negative repercussions and because people may tend to **deny** that they have been victims of harassment in the first place.

If indeed these are...

...of both their work and personal lives. To provide a blunt analogy--even if people **deny** that they have been raped, they still should be encouraged to both recognize and report...

13/3,K/14 (Item 14 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01347970 99-97366

Tax changes for individuals in 1996
Turville, Mary A
National Public Accountant v41n12 PP: 14-20+ Dec 1996
ISSN: 0027-9978 JRNL CODE: NPA
WORD COUNT: 5298

...TEXT: code section are the following provisions:

A plan is given tax-exempt status if it **meets** the **conditions** required for a "qualified state tuition program." To be "qualified," a program generally must impose...a correct Social Security number or omits the

required Social Security number, the IRS can **deny** the credit and recompute the tax liability. [Code Section 6213(g)(2) is amended.]

An...reviewed here. The Health Care Reform Act creates a pilot project that will allow small **employers** to offer plans that allow a **limited number** of "eligible individuals" to participate in medical savings accounts (MSAs). MSAs are an alternative form...

13/3,K/15 (Item 15 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01253330 99-02726
The frequent-flier dilemma: Should the employer or employee be the beneficiary of these programs?
Lansing, Paul; Goldman, Neal P
Journal of Business Ethics v15n6 PP: 661-670 Jun 1996
ISSN: 0167-4544 JRNL CODE: JBE
WORD COUNT: 6515

...TEXT: have responded in a variety of ways to the frequent-flier problem. Many employers vigorously **deny** that their pockets are being picked by high-flying employees. By booking their employees at...rules, hoping to reduce their liability before customers have a chance to realize what has **happened**. Many airlines now have set **limitations** on the amount of time one can accumulate mileage in an account. After a few...

...flights that can only be used at certain dates throughout the year and with a **limited number** of seats on each plane. **Employer**'s should concentrate on their core operations and not get involved in the business of...

13/3,K/16 (Item 16 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

01246173 98-95568
Optimal trade credit limits
Scherr, Frederick C
Financial Management v25n1 PP: 71-85 Spring 1996
ISSN: 0046-3892 JRNL CODE: FMG
WORD COUNT: 7508

...TEXT: risk credit limits and then examines the relationship between trade credit limits and the credit **limits used** in conjunction with consumer **credit - card** debt. Section IV summarizes and concludes the paper.

I. Credit Limits Under Risk Neutrality and...the NPV of refusing credit. The credit investigation costs that are lost if credit is **denied** after investigation are captured by the INVPE, PEGCR, PENCR, and PEPCR variables.

Solving the integer...a negative expected value. Consequently, for orders of this size or larger, credit should be **denied** to all buyers with poor prior experience without ordering a credit report. Distinguishing between weak financials will be **denied** credit.
(Table Omitted)

A summary of the rules for information credit limits with changing default ...that have to be monitored, it has at least one disadvantage: Purchases beyond anticipated levels **trigger** action even if these purchases are caused by advantageous **events** , such as shifts in market share or the growth of the buyer's own sales...

13/3,K/17 (Item 17 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01130649 97-80043
New state incapacity benefit: Impact on employees and employers
Anonymous
IRS Employment Review n584 PP: 4-10 May 1995
ISSN: 0046-9246 JRNL CODE: RRR
WORD COUNT: 6844

...TEXT: than L204 a week. Because the tax threshold is higher than the NI lower earnings **limit** , the **number** of **employees** actually earning above the NI lower earnings limit (L57 a week in 1994/95) but...for work test. A further 55,000 new claimants -- around 16% -- are expected to be **denied** benefit each year in future although they would have qualified under the old scheme.

New...

...role of GPs would be restricted to providing a statement of the diagnosis and main **disabling** effects. The GP would no longer express a view on whether the claimant is capable...payments to eligible employees. Prior to April 1983 employees who were off sick, and who **satisfied** the National Insurance (NI) contribution qualifying **conditions** , received state sickness benefit (SB) directly from the then Department of Health and Social ...to work. In these cases, employees would normally have been eligible for SB, if they **satisfied** the SB qualifying **conditions** , which were quite different to those for SSP.

Eligibility and NI qualifying conditions

People unable...condition.

Employees absent from work due to accidents and industrial diseases were treated as having **satisfied** these **conditions** .

Levels and length of benefit

The basic level of SB in April 1994 was L43...

...of work after receiving 28 weeks' SB, or 28 weeks' SSP, if the NI contribution **conditions** for SB were **satisfied** . IVB was not taxable.

The level of basic invalidity pension was L57.60 from April...

...entitled to the extra benefit, if he or she was being supported and the arrangement **satisfied** certain other **conditions** . Special provisions existed to pay a reduced allowance in respect of a wife earning more...

13/3,K/18 (Item 18 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

(c) 2006 ProQuest Info&Learning. All rts. reserv.

01126076 97-75470
Speaking your mind
Koegler, Scott
InfoWorld v17n48 PP: 92-109+ Nov 27, 1995
ISSN: 0199-6649 JRNL CODE: IFW
WORD COUNT: 5675

...TEXT: is slower than using the keyboard, it's handy for the terminally lazy or the **disabled**, and it can be invaluable for entering file names or searching Help files.

Overall, Kurzweil...to be linked with any word or phrase you choose. It's impossible, however, to **use** your voice to **control** the mouse, enter **numbers** or words into text boxes, or do anything with the DOS window.

The power and...

...snap.

Kurzweil Voice for Windows, Release 1.5
VERY GOOD

Kurzweil Voice offers an extensive **number** of command and **control functions**, giving you as much control over applications and functions as you want. The transition between...Dillon, Colo.

WHEN you speak into the microphone of a speech recognizer, a variety of **events occur** before your voice is recognized by the computer and turned into text.

Speech is made...

13/3,K/19 (Item 19 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00984319 96-33712
Control options for the public manager: An analytic model for designing appropriate control strategies
Tankersley, William B; Grizzle, Gloria A
Public Productivity & Management Review v18n1 PP: 1-17 Fall 1994
ISSN: 1044-8039 JRNL CODE: PBP
WORD COUNT: 6673

...TEXT: able to ensure that the desirable action occurs or that the undesirable action does not **occur** (Merchant, 1985). These criteria impose stringent but often overlooked **limitations** on the use of action controls. In many cases, specific knowledge of the transformation process...

...The success of a fisherman is determined by the number of fish caught, not the **number** of hooks baited.

Analysis Using the **Control** Framework

The following is an analysis of certain aspects of a Florida public program established...and penalizing poor performance. An annual contract, once renewed, diminishes greatly in motivational power; a **cancelled** contract,

after the fact, has no motivational benefit at all. (For an indepth discussion of...

13/3,K/20 (Item 20 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00942631 95-92023
Current developments in employee benefits (Part II)
Kundin, Elizabeth A; Walker, Deborah
Tax Adviser v25n12 PP: 757-767 Dec 1994
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 7609

...TEXT: issuance, the repricing will be treated as the issuance of a new option and a **cancellation** of the original grant. Both the original grant and the stock repriced will count against the **employee**'s individual **limit** on the **number** of shares contained in the original performance-based compensation plan.

The compensation committee must consist...entitled to a lump-sum distribution of his vested benefits. The employer, Policy Management Systems, **denied** Aiken's claim, because the terms of the plan document differed from the SPD and...regulations, the First Circuit determined in Gaskell v. The Harvard Cooperative Society(51) that the **triggering event** for counting the COBRA continuation of coverage period is the date of the event that...proposed regulations specifically state that the continuation period should run from the occurrence of the **triggering event**, not the date coverage would otherwise be lost absent COBRA, the court did not hold ...Dickman, 465 US 330 (1984) (53 AFTR2d 84-1608, 84-1 USTC para9240), reh'g **denied** .

49 S. Rep No. 94-313, 99th Cong., 2d Sess. 1013 (1986).

50 S 1877...

13/3,K/21 (Item 21 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00885164 95-34556
The rigid disk drive industry: A history of commercial and technological turbulence
Christensen, Clayton M
Business History Review v67n4 PP: 531-588 Winter 1993
ISSN: 0007-6805 JRNL CODE: BHR
WORD COUNT: 16903

...TEXT: established disk drive manufacturers scaled back the resources committed to the new-architecture projects or **canceled** the efforts altogether. They then intensified their efforts to fill the need their customers had...of the thin-film head illustrates four phases that are typical of the course of **events** that **occurred** in the development and diffusion of many components within most of the industry's early...87, Quantum merged a partially owned subsidiary, Plus Development Corporation, back into the parent company; **canceled** all of its 8-and 5.25-inch production arrangements, and used Plus's 3...low-capacity drives targeted to price-sensitive markets. Torque motors and DC motors were also **used** on

a **limited number** of models in the low-to-moderate performance range.

Areal Density. The amount of information...enabled much greater bit densities than had been possible under the ST412 interface. Other interfaces **used** on only a **limited number** of models were IPI-1, IPI-2, and ANSI.

MFM. An acronym for modified frequency...

13/3,K/22 (Item 22 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00878750 95-28142
Markets thrown off balance as the old economic order ends
Balfour, Alexander; Blenkinsop, Philip
Euromoney Guide to Frequent Borrowers PP: 2-39 Jun 1994
ISSN: 0014-2433 JRNL CODE: ERM
WORD COUNT: 23054

...TEXT: programme for this year?

If conditions on foreign capital markets are not favourable, we could **cancel** the last quarter of foreign financing. Interest rate cuts in Germany and other factors have...volatile.

We would like to get around these difficulties by moving quickly enough to make **use** of the **limited number** of chances. On May 11 1994 we took the opportunity to launch in yen.

REPUBLIC...issued Y300 billion, which leaves around \$8 billion to \$10 billion.

Have you postponed or **cancelled** any issues as a result of the turmoil? In our announcement [of the funding programme...to issuing large amounts of low costs as smoothly as possible. When a new currency **meets** these **conditions**, we will consider it.

What percentage of this year's issues will be swapped?

To...

13/3,K/23 (Item 23 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00802142 94-51534
Implementing an ergonomics program: Developing procedures
Roughton, Jim
Industrial Engineering v25n9 PP: 44-49 Sep 1993
ISSN: 0019-8234 JRNL CODE: INE
WORD COUNT: 4569

...TEXT: Injuries of the upper extremities can be classified as acute or chronic. Acute injuries usually **occur** suddenly during a single **event** or an accident. Chronic injuries usually develop slowly over a period of time and may...and work environment pays off in the end. Management can achieve a better utilization of **employees** by reducing the **number** of **disabled**

or **restricted** cases. In addition, a reduction in Workers' Compensation claims and healthcare costs can more than...

13/3,K/24 (Item 24 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00787706 94-37098
Recognizing financial distress patterns using a neural network tool
Coats, Pamela K; Fant, L Franklin
Financial Management v22n3 PP: 142-155 Autumn 1993
ISSN: 0046-3892 JRNL CODE: FMG
WORD COUNT: 7342

...TEXT: in the financial data. To evaluate our results, we measure our neural networks' success in **using** a **limited number** of financial ratios to duplicate the going-concern determinations rendered by auditors. (3,4)

The...that the network is trying to eliminate. Thus, the new hidden node is intended to **cancel** a portion of the forecast error when the node is installed permanently into the network...financial distress was based on a desire to capture the "practical" relevance of the predicted **event**. Bankruptcy of a firm may **occur** after a prolonged period of financial distress. At this point, there is little practical use...

13/3,K/25 (Item 25 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00777126 94-26518
Making the most of messaging
Marshall, Patrick
InfoWorld v15n42 PP: 76-100 Oct 18, 1993
ISSN: 0199-6649 JRNL CODE: IFW
WORD COUNT: 17088

...TEXT: and recipients, note fields, and fields employing lookup tables to various types of information, from **employee numbers** to budget accounts. You can also **control** layout, fonts, and even sculpting of boxes.

MESSAGE HANDLING

BeyondMail -- Very Good

CC:Mail -- Good...

...The program lets you create 11 types of rules for handling messages. Each type is **triggered** by a different **event**, such as loading the program, receiving a new message, moving a file, the arrival of...program's rules-making feature is strong and easy to use. First, you specify a **triggering event**--incoming, outgoing, personal, filed item, startup, exit, etc. --by selecting from the dialog box's...The administrator can, however, set any configuration options for users and can selectively grant or **deny** users the ability to change settings for any of BeyondMail's wide array of configuration options. The administrator can, for example, **disable** rule creation for all users and can even prevent users from seeing the configuration screen...delete old messages in all users' mailboxes

simply by selecting Storage/Delete and specifying the **cutoff** day. (The default is to delete all messages older than 30 days.) The same utility...

13/3,K/26 (Item 26 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00736182 93-85403
Separation, divorce, and employee benefits
Beam, Burton T Jr; Tacchino, Kenn B
Journal of the American Society of CLU & ChFC v47n4 PP: 8-9 Jul 1993
ISSN: 0742-9517 JRNL CODE: CLU
WORD COUNT: 1643

...TEXT: will result in an excise tax of up to \$100 per day for each person **denied** coverage.

Under the act, a qualifying event includes the divorce or legal separation of the...

...to continue coverage identical to that provided to spouses of employees to whom a qualifying **event** has not **occurred**.

If a medical expense plan includes such items as dental care or vision care as...

...as well as to his or her spouse. The second time is when a qualifying **event occurs**. In this case the employer must notify the plan administrator, who then must notify all...

...employer to notify the plan administrator begins when the employer is informed of the qualifying **event**, as long as this **occurs** within the 60-day period.

The continuation of coverage is not automatic; it must be...

...plan for the period of coverage for a similarly situated person to whom a qualifying **event** has not **occurred**. The extra 2 percent is supposed to cover the employer's extra administrative costs. Qualifying...any reason, including divorce or legal separation. Unlike COBRA continuation, the conversion privilege is not **limited** to **employers** with a specified **number** of **employees**. In addition, an employer may elect to include a conversion provision in a self-funded...

13/3,K/27 (Item 27 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00720145 93-69366
Maintaining integrity
Truncer, Earl E; Magee, Maureen L
Security Management Access Control Supplement PP: 26A-30A Jun 1993
ISSN: 0145-9406 JRNL CODE: SEM
WORD COUNT: 2473

...TEXT: so-obvious mistakes.

STAGGERED CONNECTION TIMES.

Periodic communications between the host and remote equipment can **occur** as the result of alarm **conditions** or a scheduled activity. Scheduled connection times should be staggered to prevent engaging all dial...

...Chicago (central standard time). Improperly assigned time zones might inadvertently open or lock doors or **disable** consoles and printers when they should be operating. This may also present problems for security...

...method, it is important to understand how to reset individual badge records and how to **deactivate** the antipassback feature, if necessary. **ALARM MANAGEMENT**.

Alarms are the access control system's way...the unit's repair status. Typically, administrators place this alarm in a maintenance mode or **disable** the input to remove it from the alarm screen. Unless the system allows the administrator...

...level removed. This is particularly important in union companies.

Badge reports should list all permanent **employees** who are **assigned** badges. The total **number** of permanent badges listed on this report should equal the number of people employed in...badge must be active on the recovery tapes. After backing up, this badge should be **deactivated**.

The security organization is responsible for the integrity and performance of its access control systems...

13/3,K/28 (Item 28 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00708201 93-57422
Manage your mortgage pipeline - Or pay the price
Holewinski, Mark R
ABA Banking Journal v85n5 PP: 23-28 May 1993
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 2156

...TEXT: or the applicant isn't deemed sufficiently creditworthy, the lender can call the investor and **cancel** the commitment. Best efforts commitments are usually made for 30-to 60-day terms.

Though...

...hew to the spirit of the agreement. For example, a lender may be tempted to **cancel** such a commitment if another investor is offering better pricing on a loan that was...

...periodically review their lender relationships. The investor who detects a higher than typical rate of **cancellations** or loans not delivered may suspect the lender has been up to something, and could...
...your credibility.

FILL IN THE BLANKS. Another aspect of pipeline management is your ability to **meet** "satisfying **conditions** ." Examples of these **conditions** are including an additional comparable property in the appraisal or clearing up a questionable verification...faster and more accurate loan delivery.

Also, it is advised to make a habit of **using assigned lender numbers** on all packages and investor correspondence. In addition, the more complete the loan package, the...

13/3,K/29 (Item 29 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00693327 93-42548
A layman's guide to the U.S. health care system
De Lew, Nancy; Greenberg, George; Kinchen, Kraig
Health Care Financing Review v14n1 PP: 151-169 Fall 1992
ISSN: 0195-8631 JRNL CODE: HCF
WORD COUNT: 15098

...TEXT: insurance coverage to their employees and dependents; government programs are confined to the elderly, the **disabled**, and some of the poor. These private and public health insurance programs all differ with...al., 1991b).

MEDICARE

Medicare is a uniform national health insurance program for the aged and **disabled**. Administered by the Federal Government, it is the single largest health insurer in the country...to be eligible for Medicaid, a person must be poor as well as aged, blind, **disabled**, pregnant, or the parent of a dependent child. Mothers and dependent children comprise about 68 percent of Medicaid recipients, the elderly 13 percent, the blind and **disabled** 15 percent, and others 4 percent. States further define eligibility levels (e.g., maximum income...).

...below the Federal poverty line are excluded from Medicaid (Swartz and Lipson, 1989). Childless, non- **disabled** adults under 65 years of age, no matter how poor or how high their medical...attractive to physicians in order to obtain patients. This makes it difficult for hospitals to **deny** physician requests to purchase expensive equipment, because purchasing such equipment is a way that hospitals...cases can receive awards in the millions of dollars.

A recent study found that adverse **events occurred** in slightly less than 4 percent of hospital admissions. Medical negligence caused the adverse event...and children would be covered under the demonstration's first year, and the elderly and **disabled** populations would be phased in at a later date. This policy has been described as...

...or Medicaid to purchase publicly-subsidized State-sponsored insurance.

PRIVATE SECTOR REFORMS

In recent years, **employers** and private insurers have **used a number of** strategies to **control** health-care costs. These include the development of coordinated care networks, such as HMOs and...

13/3,K/30 (Item 30 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00658362 93-07583

Using the Community Information Format to Create a Public Service Resource Network

Lutz, Marilyn; Fitzgerald, Sharon Quinn; Zantow, Thomas
Information Technology & Libraries v11n4 PP: 373-383 Dec 1992
ISSN: 0730-9295 JRNL CODE: JLA
WORD COUNT: 3107

...TEXT: data about a facility, e.g., planetarium, library

Subsequently a fourth code was defined for **events** (q-- **event** : data that pertain to **happening**) but has not yet been used in the database. In most instances, programs and services...information would best serve the user. Also, field 575 (Structural and Other Accommodations for the **Disabled**), is not employed, as information is adequately noted in field 311, subfield h, as defined in the second CIF draft.

One of the most significant departures is the **use** of field 035 (System **Control Number**) for location. Initially the field was defined and labeled as campus location, but it has...

13/3,K/31 (Item 31 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00607160 92-22263
Countdown to July 1992: Nine Steps Toward ADA Compliance
Peteros, Karen H.
Human Resources Professional v4n2 PP: 8-11 Winter 1992
ISSN: 1040-5232 JRNL CODE: HUR
WORD COUNT: 2358

...TEXT: Americans with Disabilities Act (ADA) of 1990, relating to employment, represents a national legislative consensus: **Disabled** persons are entitled to equal access to employment opportunities, and employers must help them overcome...

...to 24 employees have to July 26, 1994 to comply.

Employers should not take the **conditions** of the law lightly. In fact, employers should expect to **encounter** more frequently persons with disabilities who are willing to assert their rights. With enactment of...

...advertising or publicizing an employment opportunity or benefit in a way that tends to discourage **disabled** persons from applying for the job. The ADA also prohibits employers from participating in a contractual or other relationship that has the effect of subjecting qualified **disabled** applicants to discrimination. This means that the employer cannot discriminate indirectly by maintaining a relationship...

...from asking prohibited questions in an interview. Furthermore, because the ADA prohibits employers from preventing **disabled** persons from making an application, employers should also ensure that their facility and application process is accessible to **disabled** applicants.

5. UPDATE AND RESTRUCTURE JOB DESCRIPTIONS. As mentioned above, the ADA protects persons with...

...or occasional if, for example, a duty is the reason the job exists, if a **limited number** of **employees** are available to perform it, or if the

function is ...and acquiring modifying equipment, devices, or a personal assistant. If an accommodation would enable the **disabled** person to perform the essential functions of the job, and would not impose an undue ...

...qualified person for the job. The ADA does not require employers to give preference to **disabled** persons. It does, however, require them to give full consideration to a **disabled** person's application. This means that the employer must give the **disabled** person's application the benefit of a reasonable accommodation inquiry in determining whether the applicant...

...TESTS. The ADA prohibits selection practices that screen out or tend to screen out the **disabled**. To ensure that selection practices do not violate the ADA, employers should review their qualification...

...individuals with a disability in any aspect of employment. This means that employers must offer **disabled** employees equal access to the same jobs, benefits, policies, and plans that are available to...

...accessible, but must also make breakroom and lunchroom facilities and training opportunities accessible to its **disabled** employees. Likewise, an employer cannot ask or require a **disabled** employee, or employee whose child or spouse is **disabled**, to waive or take lesser health and welfare benefits. Employers should review their facilities and major life activity, * do not know what accommodations are available for the **disabled**, and * do not know how to determine if an accommodation would create an undue hardship...

13/3,K/32 (Item 32 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00604892 92-19995
Unreasonable Compensation for Employee-Stockholders of a Professional Corporation
Dietrich, Mark O.
Tax Adviser v23n3 PP: 178-187 Mar 1992
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 5679

...TEXT: a practice, subject to client approval, the client's attorney is routinely notified of significant **events** that **occur** during the course of each year that may be desirable or necessary to include in...

...the minimum distribution requirement. Further, the House Report on the changes in Sec. 11--to **deny** graduated corporate rates to PSCs--simply stated that "(t)he personal service income of corporations...

...The salary policy of the taxpayer as to all employees. * In the case of small **employers** with a **limited number** of officers, the amount of compensation

13/3,K/33 (Item 33 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2006 ProQuest Info&Learning. All rts. reserv.

00593225 92-08398
Putting a New Face on APL2

Jensen, John R.; Beaty, Kirk A.
IBM Systems Journal v30n4 PP: 469-489 1991
ISSN: 0018-8670 JRNL CODE: ISY
WORD COUNT: 10371

...TEXT: of the tables need be active all of the time; they can be activated and **deactivated** under user control, and their ordering (governing the command search order) can also be changed...than expose the whole lot. This approach is logical since any given constant is typically **used** by only a very **limited number** of structures or **functions**. In fact, in the majority of cases, the constants defined in the X Window System...the same function would certainly have to do a more thorough job verifying that error **conditions** had not **occurred**. Also, much of the functionality would be implemented through secondary functions common to many windowed...

13/3,K/34 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0306380 BW748

AT & T: 800 number portability: AT&T's perspective

November 17, 1992

Byline: Business Editors and Telecommunication Writers

...word or phrase (e.g., "800- FIND ATT"), some customers wanted to be able to **use** an 800 **number assigned** to them and have the freedom to choose the long distance company that gave them...suppo rt SS7. The transition to SS7 may take another two years due to some technical **limitations** within the local telephone companies. Until that **happens**, callers may face increased delays in completing their 800 calls. Many customers are concerned because...

...Service Management System (SMS). SMS will enable all long distance companies to reserve, activate, and **deactivate** 800 numbers. This database will contain the records for all 800 service customers nationwide. These...

13/3,K/35 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2006 Financial Times Ltd. All rts. reserv.

0003025669 B06KUAMAC5FT
Economic Viewpoint: Profit sharing - the link with jobs
SAMUEL BRITTAN
Financial Times, p 16
Monday, February 25, 1985
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
Word Count: 1,973

...down very far. The pay reductions are then potential rather than actual.

Weitzman would indeed **deny** that his scheme is just a backdoor method of obtaining the fall in real wages...was maintained. There would surely be champagne all round in the Treasury if the latter **event occurred**; so

why not encourage action of equivalent effect?

Even a very partial move to profit...

...of the wage, but as a bonus at the expense of normal shareholders.

This feature **limits** the **number** of **employee** shares which can be issued. Institutional investors indeed suggest an annual limit of 5 per...

13/3, K/36 (Item 1 from file: 634)

DIALOG(R)File 634:San Jose Mercury
(c) 2006 San Jose Mercury News. All rts. reserv.

07334189

COURT SAYS STATES CAN LIMIT DOCTORS, HOSPITALS

San Jose Mercury News (SJ) - Monday, November 29, 1993
By: Associated Press
Edition: Stock Final Section: Front Page: 9A
Word Count: 738

...in exchange for ensured high-volume business.

Benefit-plan participants are given financial incentives to **use** preferred providers.

A **limit** is necessary

Some **limit** on the **number** of doctors and hospitals participating in a PPO is necessary to enable the preferred providers...

... among such health providers." It adds: "No hospital, physician or type of provider willing to **meet** the terms and **conditions** offered to it or him shall be excluded."

Other rulings

In other action, the court...

... campaign. The court, without comment, rejected the Federal Election Commission's argument that it properly **denied** money to LaRouche because he engaged in fraud and abuse in seeking matching funds for...

Set Items Description
S1 7447589 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
 CRIB? OR ASSIGN???
S2 23487301 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
 EMPLOY? OR SERVICE
S3 6760747 (CREDIT OR CHARGE OR DEBIT OR BANK OR BANC OR SMART) (1W) (C-
 ARD OR CARDS) OR CREDITCARD? ? OR CHARGECARD? ? OR DEBITCARD?
 ? OR BANKCARD? ? OR NUMBER? ?
S4 6009227 DETERMIN??? OR DECID??? OR CONCLUD??? OR ESTABLISH???
S5 5233920 CONDITION? ? OR EVENT? ? OR LIMITATION? ?
S6 6226323 OCCUR??? OR HAPPEN? OR ENCOUNTER? OR MEET??? OR TRIGGER? OR
 SATISFIED
S7 875273 DEACTIVAT? OR DISABL??? OR CANCEL? OR CUTOFF OR DENY??? OR
 DENIED
S8 23199 S1(3N)S2(3N)S3
S9 2012 S8 AND S7
S10 535514 S5(S)S6
S11 228 S9 AND S10
S12 131 S11 NOT PY>1998
S13 615 S8(2S)S7
S14 43 S13 AND S10
S15 30 S14 NOT PY>1998
S16 28 RD (unique items)
File 9:Business & Industry(R) Jul/1994-2006/Mar 08
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16/3,K/1 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01893281 SUPPLIER NUMBER: 17808015 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Toll fraud terror!(includes related articles on call accounting and toll fraud, a toll fraud glossary and who pays for toll fraud)(includes product directory) (Technology Tutorial)

Graves, Lucas
Teleconnect, v14, n1, p66(16)
Jan, 1996
ISSN: 0740-9354 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8987 LINE COUNT: 00725

... Call Control lets you set calling privileges and toll restrictions card by card. You can **limit use** by **number** of calls, geographic location, specific phone ...thieves are limited to what's left on a given account When you discover fraud, **cancel** any card number immediately. And because you own Corporate Call Control, you don't pay...or other remote alarm device.

Microcall lets you specify an infinite number of different fraud **conditions** that will **trigger** an immediate alarm. In addition, you can program daily, weekly or monthly alarms to go...

16/3,K/2 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01621569 SUPPLIER NUMBER: 14441349 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Implementing an ergonomics program: developing procedures. (Tutorial)
Roughton, Jim
Industrial Engineering, v25, n9, p44(6)
Sept, 1993
DOCUMENT TYPE: Tutorial ISSN: 0019-8234 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4822 LINE COUNT: 00396

... Injuries of the upper extremities can be classified as acute or chronic. Acute injuries usually **occur** suddenly during a single **event** or an accident. Chronic injuries usually develop slowly over a period of time and may include many **events**. CTDs of the upper extremities usually are chronic injuries. Upper extremities are the fingers, hand...and work environment pays off in the end. Management can achieve a better utilization of **employees** by reducing the **number** of **disabled** or **restricted** cases. In addition, a reduction in Workers' Compensation claims and healthcare costs can more than...

16/3,K/3 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01596715 SUPPLIER NUMBER: 13775503 (USE FORMAT 7 OR 9 FOR FULL TEXT)
A new generation of microwave sweepers. (design of HP's 83750 microwave sweepers) (includes related article on third-order curve-fit algorithm)
Bloom, Alan R.; Chodora, Jason A.; Zellers, James R.
Hewlett-Packard Journal, v44, n2, p38(8)
April, 1993
ISSN: 0018-1153 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 4848 LINE COUNT: 00384

... using 48-bit accumulators in the fractional divider. The phase noise, however, is an inherent **limitation** of the HP 83750 architecture because fractional-N synthesizers have higher noise than stepped synthesizers...

...at almost all offsets, and the residual FM is considerably improved. This performance should easily **meet** the requirements of most sweeper applications.

The HP 83750 synthesizer was designed for excellent swept...used a technique called analog phase interpolation (API) to remove this phase modulation.(1) API **uses** the accumulators that **control** the instantaneous divide **number** to predict the phase error resulting from the fractional division. A DAC sums a **cancelling** signal into the output of the phase detector. This analog correction must be incredibly precise...

16/3,K/4 (Item 4 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)
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01457502 SUPPLIER NUMBER: 11453720 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Color systems and software: Print '91 and the Seybold CPC. (Computer Publishing Conference) (overview of trade shows) (includes related article on organization of trade-show coverage) (Cover Story)
Seybold Report on Publishing Systems, v21, n4, p3(23)
Oct 23, 1991
DOCUMENT TYPE: Cover Story ISSN: 0736-7260 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 19012 LINE COUNT: 01476

... new Agfa Access system (Pix/Catalyst and Macintosh versions). User group formed. At the Print **event** , a new ColorScape Users' Group held its first **meeting** . The group is headed by Jerry Mulder of Demco Printing, who can be contacted at...manually. Images can be imported from floppy disk, hard disk or another device.

A search **cutoff** feature allows the **operator** to **limit** the search to a certain **number** of records and then to view the selected records. The operator can prevent a large...

16/3,K/5 (Item 5 from file: 275)

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01372854 SUPPLIER NUMBER: 08752180 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Cyc: toward programs with common sense. (attempt to assemble a massive knowledge base spanning human consensus knowledge) (includes related article on examples) (technical)
Lenat, Douglas B.; Guha, Ramanathan; Pittman, Karen; Pratt, Dexter; Shepherd, Mary
Communications of the ACM, v33, n8, p30(19)
August, 1990
DOCUMENT TYPE: technical ISSN: 0001-0782 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 16850 LINE COUNT: 01338

... features is straightforward.
Each inference module can itself call any of the interface functions.

(Ask, Deny, Justify, and Tell). For example, the mechanism for implementing the previously mentioned transferThrough schema calls...

...iterative deepening strategy has been good, however, that this meta-level [7] mechanism is rarely used.

Specifying 1Control Information For Individual Assertions

A number of pieces of control information can be associated with each assertion (sentence) P. Some of these include:

i) Should...examine them both. This examination will lead to a discussion of more general issues concerning events and objects that occur and exist over some time interval.

We can cut up something spatially (as we did...)

16/3,K/6 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04014751 Supplier Number: 53212126 (USE FORMAT 7 FOR FULLTEXT)

-UN: Excessively dangerous conditions in field might force Secretary-General to withdraw UN staff.

M2 Presswire, pNA

Nov 12, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 3030

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

M2 PRESSWIRE-12 November 1998-UN: Excessively dangerous conditions in field might force Secretary-General to withdraw United Nations staff, Fifth Committee told (C...)

...General for Legal Affairs Introduces Report of Secretary-General on Safety of UN Staff When conditions in the field became excessively dangerous, the Secretary-General might have no option but to...

...those seeking to provide relief to them, and there was urgent need for improving security conditions for staff in the field. A Trust Fund for Security had been created to finance...

...of Russia also drew attention to an error in the Journal. The Committee's next meeting will be at 3 p.m. tomorrow, 12 November. It will continue discussing the Office...

...held accountable for threats to peacekeepers. However, in many of today's civil conflicts, such conditions were not present and military observers and civilian staff in the field have been harassed...

...and governments had the primary responsibility to protect United Nations staff in their country. When conditions became excessively dangerous or in cases where no action was taken to punish perpetrators -- of...security in the field, the United Nations Security Coordinator held an ad hoc inter-agency meeting on security from 6 to 8 May, according to the report. The Secretary-General invites...

...the twin imperatives of providing assistance and providing security became increasingly difficult, he said. When conditions became excessively dangerous, the Secretary-General might have no option but to

withdraw United Nations...all occupants of any car seeking entry. It was decided that only permanent representatives should **use** it. By **limiting** the **number** of vehicles, those seeking entry could be subjected to adequate scrutiny, he had written. He temporarily **denied** access to the car park, Mr. McCann had written that the Service was investigating the...

16/3,K/7 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03790689 Supplier Number: 48214508 (USE FORMAT 7 FOR FULLTEXT)
CANON: Three new Canon copiers solidify segment for leadership position
M2 Presswire, pN/A
Jan 8, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1855

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...Entry Mode and an LCD Contrast Control adjustment, to provide optimum viewing in any lighting **condition**. The NP 6560 and the NP 6551 also feature the Accelerated Copy System(that makes...

...an increased speed. "These new models give Canon an unparalleled line of products designed to **meet** , and exceed, the needs of our customers," said Robert Bryson, executive vice president and general...a single copy. For cost control management, an ID Mode monitors up to 300 accounts, **denying** access to unauthorized users. The number of accounts can be optionally expanded to 3,000...

...of up to 200 users through the use of Control Cards, which can also be **used** to **limit** the **number** of copies made, preventing excessive **use** of the copier. An optional Control Card Printer-A1 produces hard-copy records for administrative...

16/3,K/8 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03722731 Supplier Number: 48044646 (USE FORMAT 7 FOR FULLTEXT)
Values Fall as Boeing Dumps MD-90
Aircraft Value News, vVI, n21, pN/A
Oct 13, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1197

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...90 and a value of \$36.4 million for a 1997 model. The decision to **cancel** production of MD-90s will push values down an additional 5-8 percent over the...

...400 - and to a lesser extent, the 737-800 - made the Douglas aircraft vulnerable to **cancellation** . Some of the backlog of 91 orders for the MD-90 from a variety of...

...90 will not be affected in the short- or medium-term by the program's

cancellation should be given little weight. Among the arguments: * A shortage of narrowbody capacity may soften the adverse effect **cancellations** could have on MD-90 values. Despite such a shortage, no carrier recently has bought...

...Yet, the experience of the Fokker 70 illustrates that carriers prefer to dispose of a **canceled** type rather than to buy it. * Values already have been discounted to a certain extent...

...lack of sales at a time when competitive products are enjoying virtually unsurpassed demand. But, **cancellation** of the program hurts current values much more than low sales. With only a **limited number** of MD-90s in **service** and existing key operators, such as Delta, already seeking to dispose of the type, there...

... 90, failed to build upon the existing market base of the MD-80. In any **event**, the JT8D-200 series engine powering the MD-80 likely will no longer be manufactured in its current form after the end of 1999, due to its failure to **meet** lower NOx levels adopted by ICAO in 1990.

Jury Still Out on the MD-95...

16/3,K/9 (Item 4 from file: 636)
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02364080 Supplier Number: 44648014 (USE FORMAT 7 FOR FULLTEXT)
Any Willing Provider Battles Heat Up in States.
Medicine & Health, v48, n18, pN/A
May 2, 1994
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; General
Word Count: 2750

... laws require payers to include any provider who agrees to abide by the terms and **conditions** of a health network contract and who **meets** specified credentialing criteria to be admitted into the network. The term fits the definition of...is located within the geographic area of the health benefit plan and is willing to **meet** the terms and **conditions** for participation established by the health plan." The provision is part of a larger health...of care. However, the AMA acknowledged that networks and health care plans may develop and **use** criteria to **limit** the **number**, distribution, and specialties of physicians included. "We recognize that plans need to shape themselves for...

...are going to restructure the delivery of health care" DeMartino says. However, she adds, providers **denied** participation in a network "at a minimum are entitled to a reason or an explanation..."

16/3,K/10 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2006 The Gale Group. All rts. reserv.

01604572 Supplier Number: 41977229 (USE FORMAT 7 FOR FULLTEXT)
Group long-term care insurance
Business Insurance, p3
April 1, 1991
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 2050

... taking medication.

According to the HIAA, among employer-sponsored plans in 1989, the most common **triggers** for benefits included **limitations** in eating, using the toilet, dressing, transferring and mobility.

Most LTC insurance plans also cover...reduced coverage if the policyholder stops paying the premium. Under older policies, benefits were automatically **canceled** for non-payment, even if an employee had already paid thousands of dollars into the...

...the participant dies before tapping any benefits.

A feature called a paid-up option allows **employees** to **limit** their payments to a specific **number** of years, after which they no longer have to pay premiums to receive a pre...

16/3,K/11 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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10398729 SUPPLIER NUMBER: 21015196 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Small business and the Americans with Disabilities Act.

Zugelder, Michael T.; Maurer, Steven D.
Business Horizons, v41, n4, p59(12)
July-August, 1998
ISSN: 0007-6813 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8720 LINE COUNT: 00720

... assert that a job function is "essential" because: (1) the job exists to perform the **function** ; (2) there is a **limited number** of other **employees** available to perform the function; and (3) the function is highly specialized, requiring expertise. Factors...s flexibility and overall capacity to respond.

Several court cases have examined employers' responsibilities in **meeting** the ADA's accommodation expectation by providing leaves of absence. In one case, the offer...

...obligated to provide an indefinite leave of absence for a bus driver with a diabetic **condition** .

When it comes to work schedule modification requests, courts focus on the availability of alternative...

16/3,K/12 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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09319900 SUPPLIER NUMBER: 19017001 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Managed competition with prefunding: the solution for long-term care?

Lucas, Deborah
Milbank Quarterly, v74, n4, p571(27)
Winter, 1996
ISSN: 0887-378X LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 10635 LINE COUNT: 00869

... increase in the demand for their services.

A further concern with Medicaid is equity: similarly **disabled** people living in different locations often receive very unequal treatment under Medicaid. In particular, the...have a minimum level of catastrophic nursing-home coverage. Secondly, the maximum disability criteria that

trigger service eligibility should be set by regulation, either at the state or national level. (The most common criterion to determine disability status is by **limitations** in activities of daily living (ADLs)). The reason to mandate the maximum disability criterion for...

...However, insurers could be allowed to compete for customers by offering policies with a lower **trigger** than the regulatory maximum (e.g., two ADLs instead of three). A uniform policy should...

16/3,K/13 (Item 3 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
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09106085 SUPPLIER NUMBER: 17976615 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New evidence on the retirement and depreciation of machine tools.
 Oliner, Stephen D.
 Economic Inquiry, v34, n1, p57(21)
 Jan, 1996
 ISSN: 0095-2583 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
 WORD COUNT: 9859 LINE COUNT: 00848

... simple economic explanation. Automation is most profitable for complex machining activities, because it reduces the **number** of skilled workers needed to **control** the **operation**, increases accuracy, cuts down on the movement of workpieces between various single-function machines, and ...machine declines with age $((\text{differential})R/(\text{differential})A < 0)$, reflecting deterioration in the machine's **condition**. The second assumption is that the diffusion of numerically controlled tools depresses the income stream from conventional machines $((\text{differential})R/(\text{differential})nc < 0)$. This reduction in income **occurs** because the use of numerically controlled machines reduces marginal production costs and thus the price...

16/3,K/14 (Item 4 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
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08910829 SUPPLIER NUMBER: 18413031
Hardware vs software: how to make the design trade-off.
 Pauwels, Mike; Soja, Richard
 EDN, v41, n9, p155(6)
 April 25, 1996
 ISSN: 0012-7515 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
 WORD COUNT: 3447 LINE COUNT: 00284

... the problem. The most urgent need for system development is a good environment.

Enablers and **disablers**. The best theoretical analysis cannot overcome the lack of the technology or resources to make...software and a hardware domain, which you determine by the rates at which the timing **events** **occur** and at which they should be updated. In this power-steering application, a hardware implementation...

16/3,K/15 (Item 5 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
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07913499 SUPPLIER NUMBER: 17007309 (USE FORMAT 7 OR 9 FOR FULL TEXT)
MEDISENSE INTRODUCES THE PRECISION-G(TM) SYSTEM, THE ONLY BIOSENSOR-BASED BLOOD GLUCOSE TESTING SYSTEM SPECIFICALLY DESIGNED FOR POINT-OF-CARE USE; American Diabetes Association 55th Annual Meeting and Scientific Sessions.

Business Wire, p6101272

June 10, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 836 LINE COUNT: 00073

... unique mesh layer which draws the sample into the strip where the biosensor reaction safely **occurs** in the measurement chamber. This eliminates any interference caused by sensitivity to touch or movement...

...glucose readings. This means accuracy for healthcare professionals treating people with a variety of medical **conditions** and patients taking different types of medication.

The Precision-G(TM) System includes built-in...

...such as, requiring operator and patient identification numbers, and intelligent Quality Control software, which can **disable** the system if scheduled quality control has not been successfully performed.

The Precision-G(TM)...

16/3,K/16 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07913195 SUPPLIER NUMBER: 17005605 (USE FORMAT 7 OR 9 FOR FULL TEXT)
REPEAT/MEDISENSE INTRODUCES THE PRECISION-G(TM) SYSTEM, THE ONLY BIOSENSOR-BASED BLOOD GLUCOSE TESTING SYSTEM SPECIFICALLY DESIGNED FOR POINT-OF-CARE USE; American Diabetes Association 55th Annual Meeting and Scientific Sessions.

Business Wire, p6121070

June 12, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 836 LINE COUNT: 00073

... unique mesh layer which draws the sample into the strip where the biosensor reaction safely **occurs** in the measurement chamber. This eliminates any interference caused by sensitivity to touch or movement...

...glucose readings. This means accuracy for healthcare professionals treating people with a variety of medical **conditions** and patients taking different types of medication.

The Precision-G(TM) System includes built-in...

...such as, requiring operator and patient identification numbers, and intelligent Quality Control software, which can **disable** the system if scheduled quality control has not been successfully performed.

The Precision-G(TM)...

16/3,K/17 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07661643 SUPPLIER NUMBER: 16466389 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Workers take leave of job stress. (includes related article)

Bachler, Christopher J.
Personnel Journal, v74, n1, p38(8)
Jan, 1995

ISSN: 0031-5745 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4802 LINE COUNT: 00379

... a permanent commitment. Make clear from the outset that your company reserves the right to **cancel** the program at any time (with prior notice).

6) Carefully study the results of your...

...under way?

Be prepared to adapt the policy to changes in business and/or workforce **conditions**. Does the policy still **meet** original objectives? Are those objectives still valid today? How can the policy be repositioned to...

16/3,K/18 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07610169 SUPPLIER NUMBER: 15930462 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Current developments in employee benefits. (part 2)
Kundin, Elizabeth A.; Walker, Deborah
Tax Adviser, 25, n12, 757(11)
Dec, 1994
ISSN: 0039-9957 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 8100 LINE COUNT: 00650

... if the grant is made by the compensation committee, the plan includes a per-employee **limitation** on the number of shares for which options or rights may be granted during a...

...contingent on the attainment of a performance goal, the compensation attributable to those shares could **meet** the requirements for performance-based compensation.

If options or other rights are repriced after their...

...the original grant. Both the original grant and the stock repriced will count against the **employee**'s individual **limit** on the **number** of shares contained in the original performance-based compensation plan.

The compensation committee must consist...regulations, the First Circuit determined in *Gaskell v. The Harvard Cooperative Society*(51) that the **triggering event** for counting the COBRA continuation of coverage period is the date of the **event** that could ultimately lead to the loss of employer-provider coverage, not the date employer...

...court specifically stated that the proposed regulations are not authoritative. Second, the view that the **event** potentially causing loss of coverage, rather than the actual lack of coverage, will **trigger** the COBRA time period may complicate COBRA coverage in situations in which Family and Medical...

...proposed regulations specifically state that the continuation period should run from the occurrence of the **triggering event**, not the date coverage would otherwise be lost absent COBRA, the court did not hold...

16/3,K/19 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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07243683 SUPPLIER NUMBER: 15395073 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The ups and downs of upgrades. (United Services Automobile Association's
Information Technology Center)**

Stickney, Robert
Security Management, v38, n3, p45(3)
March, 1994

ISSN: 0145-9406 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2384 LINE COUNT: 00189

... monitoring station for the region would be notified of the violation and access would be **denied**.

Once the specification was developed to everyone's satisfaction, a contract was drawn up. The...

...devices originally installed in the ITC could not support such a software enhancement. The problem **encountered** was that these devices had the data pertinent to the doors they controlled downloaded to them, then made access decisions locally and uploaded **events** to the host. For the restricted region feature to work with distributed intelligence, the devices...

16/3,K/20 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06509811 SUPPLIER NUMBER: 14398495 (USE FORMAT 7 OR 9 FOR FULL TEXT)
When the drive to work lasts all day: taxidrivers and chauffeurs.
Moskowitz, Rachel
Occupational Outlook Quarterly, v37, n2, p32(4)
Summer, 1993
ISSN: 0199-4786 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2297 LINE COUNT: 00182

... permit that allows them to operate their own company. However, in some big cities, the **number** of **operating** permits is **limited**. Someone may obtain one of these coveted permits only by buying it from an owner...

...other occupations or leave the labor force.

People seeking jobs as taxidrivers and chauffeurs should **encounter** good opportunities. The best opportunities should be in rapidly growing areas. However, competition is expected for jobs that offer attractive earnings and working **conditions** because

16/3,K/21 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

05896307 SUPPLIER NUMBER: 12309433 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Insurance options under ADA. (Americans with Disabilities Act)
Kornblau, Barbara L.; Soll, Martin A.; Ellekson, Melanie A.
HRMagazine, v37, n3, p100(4)
March, 1992
ISSN: 1047-3149 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1893 LINE COUNT: 00155

... medically stable and require no additional medical attention.

The Problem

However, legitimate, concerns abound. What **happens** if a "qualified individual with a disability" turns out to be HIV positive? How can HR professionals control health-insurance costs if they are forced to hire individuals with **conditions** that adversely affect insurance rates? Will liability rates increase when individuals with disabilities are in...

...must be given to all employees entering the same job category, regardless of disability.

The **employer** may also **limit** the **number** of procedures, treatments or tests covered annually even if this adversely affects an employee with...

...number of blood transfusions across the board to all employees it could not limit or **deny** the hemophiliac employee coverage for other routine procedures such as surgery or setting a broken...wants to institute limitations on certain procedures, treatments or tests to further contain costs. The **employer** may **limit** the **number** of procedures, treatments or tests covered per year. For example, the **employer** may **limit** the **number** of allergy shots to 25 per year or the reimbursement for psychiatric care to 10...

16/3,K/22 (Item 12 from file: 148)

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05858472 SUPPLIER NUMBER: 12139623 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Construction insurance wrap-up programs: big savings, but not for everybody.

Decampli-Stewart, Mary L.
Government Finance Review, v8, n1, p11(6)
Feb, 1992
ISSN: 0883-7856 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4262 LINE COUNT: 00364

... to write the insurance? These people argue it is easier to change all of these **events** when the contractors are responsible for providing their own insurance. While it may be easier...

...work involved in obtaining the project insurance is transferred to the contractors, still the same **events** could **happen** regardless of the method **employed**.

Insurance Market Commitment.

* **Limited number** of carriers willing to write wrap-ups. There are specialty areas as in any field...

...information on other carriers willing to underwrite the exposure.

* Fear the an insurance carrier would **cancel** the project. Most contractors' insurance policies cover one year at a time. Wrap-ups, because ...

...of time, such as three to five years. Also, the policy can be a non-**cancelable** policy due to the volume and length of commitment.

Administrative Burden.

* Increased requirement for meetings...

16/3,K/23 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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05588093 SUPPLIER NUMBER: 12073587 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nonparametric estimation of dynamic hedonic price models and the construction of residential housing price indices. (Special Issue)
 Meese, Richard; Wallace, Nancy
 Journal of the American Real Estate & Urban Economics Association, v19, n3
 , p308(25)
 Fall, 1991
 ISSN: 0270-0484 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
 WORD COUNT: 8724 LINE COUNT: 00727

... hedonic price equation must remain stable between sales (or else the attribute function will not **cancel** out); (2) account must be made of the one quality attribute that cannot remain constant...variable bias is more severe in the context of hedonic regression models, because the equilibrium **conditions** in the markets for implicit attributes imply functional dependence between the characteristics of suppliers, demanders ...0.96 for the Piedmont hedonic. If the distance metric for observation $X(m,t)$ **happens** to select only those homes that are zoned residential (over 99% of the homes are...

...and the model error vector. In the nonparametric framework, consistency of g requires the same **conditions** , along with an expansion of the implicit parameter space as sample size increases. Since our...

...is the compensated demand function. Similarly if producer/sellers are identical and face identical cost **conditions** , the estimated hedonic price equation is the compensated supply function (see Rosen [30], pp. 50-51). In these two special cases the linear homogeneity **condition** would hold for the hedonic price equation. Even in the case where linear homogeneity cannot...

16/3,K/24 (Item 14 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
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05113869 SUPPLIER NUMBER: 10346819 (USE FORMAT 7 OR 9 FOR FULL TEXT)
State labor legislation enacted in 1990. (includes a state by state list of new legislation)
 Nelson, Richard R.
 Monthly Labor Review, v114, n1, p41(16)
 Jan, 1991
 CODEN: MLARA ISSN: 0098-1818 LANGUAGE: ENGLISH RECORD TYPE:
 FULLTEXT
 WORD COUNT: 21676 LINE COUNT: 01774

... motor vehicle financial responsibility, workers' compensation, and unemployment compensation. Employers must also certify that they **meet** supervision, age and schooling certificate, and vehicle safety requirements. At least one supervisor ove age...

...to sunset. The Director may refuse to renew or may revoke a registration in the **event** of violation.

Equal employment opportunity. The prohibitions agaist employment discrimination based upon age were amended...3 years after the employee becomes 18 or leaves the employment of the employer, whichever **occurs** first; informing minors in writing of the terms and **conditions** of employment; notifiying the local police department or office of the

sheriff that minors will...

...account, or letter of credit. The Department may suspend or revoke a certificate in the **event** of employer violation.

The prohibition on work by minors under 14 years of age was...t he request of an appointing authority and an employee, the probationary period of a **disabled** State employee may be extended up to one additional year to allow the employee to...

16/3,K/25 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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04898221 SUPPLIER NUMBER: 09373476 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Morbidity, disability, and long-term care of the elderly: implications for insurance financing.

Liu, Korbin; Manton, Kenneth G.; Liu, Barbara Marzetta
Milbank Quarterly, v68, n3, p445(48)

Fall, 1990

ISSN: 0887-378X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 14192 LINE COUNT: 01145

... covers the entire elderly population, can be used to determine the risk of a medical **condition** and, given the presence of a specific medical **condition**, the risk of having serious disability. The 1982 and 1984 NLTCS has greater statistical power...

...help assess the costs of LTC services for individuals and possible alternative benefit packages to **meet** the needs of persons with specific problems. The NNHS focuses on the service use of...weighted costs of the groups. This provides considerably more flexibility in predicting costs than by **using a limited number** of discrete categories. Such flexibility is crucial in determining underwriting factors for such complex phenomena...

16/3,K/26 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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04896671 SUPPLIER NUMBER: 09349828 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Federal courts chosen for camera experiment: three-year test allows videotaping, tape recording, photographing of court events.

Sheridan, Patrick J.

Broadcasting, v119, n27, p70(1)

Dec 31, 1990

ISSN: 0007-2028 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 963 LINE COUNT: 00076

... July 1, 1991, and sunset June 30, 1994, was approved at the conference's September **meeting**, and permits videotaping, tape recording and photographing of court **events**. It requires the media to use a pool to limit the number of cameras and...

...for coverage on a case-by-case basis, with individual judges having broad discretion to **deny** such requests (BROADCASTING, Sept. 17).

The committee, which was discharged after delivering the report, said
...

16/3,K/27 (Item 17 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03724269 SUPPLIER NUMBER: 08190615 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The rationality of mechanization in the Pacific salmon-canning industry before the Second World War.

Newell, Dianne
Business History Review, v62, n4, p626(30)
Winter, 1988
ISSN: 0007-6805 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 9433 LINE COUNT: 00742

... salmon have included assorted measures to limit the quantity and efficiency of people and gear, **limits** on the **number** of plants **operating** in fishing districts, bans on certain types of processing methods, and incentives to develop processes...TECHNOLOGICAL INNOVATION

Dispersed production isolated from large local or migratory pools of casual labor to **meet** every fluctuation in supply, problems of perishability, and the scarcity and demands of particular groups of skilled labor all stimulate mechanization.⁵⁸ These **conditions** would have been present for the industry in the Puget Sound-Fraser River section, where...

16/3,K/28 (Item 18 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2006 The Gale Group. All rts. reserv.

02488892 SUPPLIER NUMBER: 03920015 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Managing energy: getting the most from your lighting.
King, James C.
School Product News, v24, p53(5)
Sept, 1985
ISSN: 0036-6749 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2033 LINE COUNT: 00163

TEXT:

As an example of the **limitations** of lighting energy conservation, consider what **happened** in March 1974 in the Social Security Administration's Report and Analysis Branch of the...
... in income for Merrimac. There also was a 50 percent increase in the number of **events** held in the Center, such as the New England Basketball Camp, B.M.X. Bike...

...school is receiving \$20,000 in revenue it otherwise would not obtain. As it so **happens**, the new lighting is 70 percent less expensive to operate and maintain than the original...period; at other times, the photocell determines whether or not lighting is on.

Indoors, a **number** of different **controls** can be **employed**, including time clocks and photocells. One of the most effective, however, is a combination photocell...

...to have lighting controlled in small groups so that which is not needed can be **deactivated** by manual or automatic control. When space is seldom used, however, personnel detection controls may...

Set Items Description
S1 9270 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
 CRIB? OR ASSIGN???
S2 30341 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
 EMPLOY? OR SERVICE
S3 3851 (CREDIT OR CHARGE OR DEBIT OR BANK OR BANC OR SMART) (1W) (C-
 ARD OR CARDS) OR CREDITCARD? ? OR CHARGECARD? ? OR DEBITCARD?
 ? OR BANKCARD? ? OR NUMBER? ?
S4 30 S1(3N)S2(3N)S3
S5 339 DEACTIVAT? OR DISABL??? OR CANCEL? OR CUTOFF OR DENY??? OR
 DENIED
S6 0 S4 AND S5
S7 2755 CONDITION? ? OR EVENT? ? OR LIMITATION? ?
S8 2 S4 AND S7

File 256:TecInfoSource 82-2006/Feb
(c) 2006 Info.Sources Inc

8/3,K/1DIALOG(R)File 256:TecInfoSource 82-2006/Feb
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01071501 DOCUMENT TYPE: Product

PRODUCT NAME: Citadel (071501)Synergistics Inc (572993)
9 Tech Cir
Natick, MA 01760 United States
TELEPHONE: (508) 655-1340

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 20020228

Citadel (R) from Synergistics is an access control system designed to **control** a single building or an unlimited **number** of buildings **using** remote **control** and a standard telephone line. A direct connect can be used at a local site...

...site, keypads, and user-defined card formats. The system also offers immediate reporting of alarm **conditions**. Citadel is an easy to use and inexpensive choice when an up-to-date, basic...

8/3,K/2DIALOG(R)File 256:TecInfoSource 82-2006/Feb
(c) 2006 Info.Sources Inc. All rts. reserv.

00153510 DOCUMENT TYPE: Review

PRODUCT NAMES: WiMax (807672); FLASH-OFDM (073539); 802.16e (811678)**TITLE: Tomorrow's access: HSDPA, WiMax show mobile...**AUTHOR: Garcia, Andrew
SOURCE: eWeek, v21 n49 p47(1) Dec 6, 2004
ISSN: 1530-6283
HOMEPAGE: <http://www.ewEEK.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Charts

REVISION DATE: 20060100

...a range of 50 kilometers that serve thousands of concurrent connections under the best possible **conditions**. Another emerging standard is 802.2, which **uses** a **limited** **number** of base stations in a metropolitan area and is more of a cell-type choice...

Set Items Description
S1 607383 LIMIT??? OR RESTRICT??? OR CONTROL?? OR DELIMIT??? OR PRES-
 CRIB? OR ASSIGN???
S2 1820658 USE OR USES OR USING OR USED OR FUNCTION? OR OPERAT??? OR -
 EMPLOY? OR SERVICE
S3 691241 (CREDIT OR CHARGE OR DEBIT OR BANK OR BANC OR SMART) (1W) (C-
 ARD OR CARDS) OR CREDITCARD? ? OR CHARGECARD? ? OR DEBITCARD?
 ? OR BANKCARD? ? OR NUMBER? ?
S4 649952 DETERMIN??? OR DECID??? OR CONCLUD??? OR ESTABLISH???
S5 356503 CONDITION? ? OR EVENT? ? OR LIMITATION? ?
S6 793150 OCCUR??? OR HAPPEN? OR ENCOUNTER? OR MEET??? OR TRIGGER? OR
 SATISFIED
S7 145581 DEACTIVAT? OR DISABL??? OR CANCEL? OR CUTOFF OR DENY??? OR
 DENIED
S8 1928 S1(3N)S2(3N)S3
S9 70 S8(2S)S7
S10 182 S8 AND S7
S11 63 S10 NOT PY>1998
S12 22 S11 AND S5
S13 22 RD (unique items)
File 625:American Banker Publications 1981-2006/Mar 08
 (c) 2006 American Banker
File 268:Banking Info Source 1981-2006/Mar W4
 (c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/Mar 09
 (c) 2006 Bond Buyer
File 267:Finance & Banking Newsletters 2006/Mar 06
 (c) 2006 Dialog
File 608:KR/T Bus.News. 1992-2006/Mar 09
 (c) 2006 Knight Ridder/Tribune Bus News

13/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
(c) 2006 American Banker. All rts. reserv.

0222165

Expanding Networks Globally Is a Balancing Act

American Banker - July 31, 1998; Pg. 8; Vol. 163, No. 145
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,124

TEXT:

...own unique characteristics. China, Eastern Europe, and the countries of the ex-Soviet bloc were **denied** advanced technology for so long that they have engaged in leapfrogging since about 1990. They...

...interest. Banks offering "Islamic finance" must use discounts or fees instead. In Central Europe the **use** of revolving **credit cards** is **limited** because overdraft facilities equal to three months' salary are automatically extended to current account holders...

...are overcome.

Asian markets still funnel most capital flows through bank balance sheets, obscuring credit **conditions** and increasing systemic risk. The solution is to stimulate faster growth of capital markets, which...

13/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0089181

*** Fed Proposes Restrictive Rules To Curb Limited-Service Banks: Regulations to Affect 55 Grandfathered Institutions**
American Banker - June 2, 1988; Pg. 1; Vol. 153, No. 107
WORD COUNT: 781

BYLINE:

By BARBARA A. REHM, Washington Bureau

TEXT:

...as of March 5, 1987, to continue operating as long as they agreed to certain **limitations**.

Fed Chairman Alan Greenspan said the board had little flexibility in implementing the dictates of...

...of the March 1987 deadline, then that institution may never offer its customers savings accounts.

Limited - service banks with **credit card** operations by the deadline can continue that service, but may not start a new type...

...that any cross-marketing being done by affiliates a year before the March 5, 1987, **cutoff** date would be acceptable.

Congress prohibited limited-service banks from incurring overdrafts with Federal Reserve...

13/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0062152

Consumer Advocate Urges Congress to Put Cap on Card Rates
American Banker - June 11, 1987; Pg. 7; Vol. 152, No. 113
WORD COUNT: 3,731

BYLINE:
By Alan Fox

TEXT:

...should enact a credit card interest cap that would rise and fall flexibly with market **conditions**. Alan Fox, legislative representative for the Consumer Federation, argued in favor of such legislation in... existence of competition. A large number of providers constitute a necessary, but not a sufficient, **condition** for a competitive market.

Competition is imperfect in all markets for consumer credit because of...

...are posted by lenders rather than set by the market interaction of supply and demand **conditions**."

'No Economic Justification'

A month later, at a full Senate Banking Committee hearing, Sen. Proxmire...

...of Virginia."

Credit cards, as well as other forms of open-end credit, present some **conditions** that make competition even more difficult than for other forms of credit.

Annual fees lock arguments to **restrict** the **use** or availability of **credit cards**. But they do point to reasons why the market functions differently, and less competitively, than for other forms of consumer credit. Public policy should take these **conditions** into account and not simply rely on a market that does not exist.

Lack of...

...Lending Act disclosure requirements with respect to open-end credit to require that all the **conditions** of credit cards be spelled out to a consumer in all promotional material that includes...

...still cannot compare the dollars and cents costs of different credit cards. A variety of **conditions**, some due to the nature of open-end credit, some due to insufficient disclosures, contribute...

...what cost. In some cases, this insurance may be marketed in conjunction with notification and **cancellation** services that may be of some ...of consumer credit, are marketed across state lines by banks that take advantage of favorable **conditions** in some states to

create an interstate market.

In the past, we have opposed federal...

...cap will unduly restrict consumer credit. A cap that rises and falls flexibly with market **conditions** provides consumers and credit card offerers with balanced protections and should not unduly affect credit availability.

Even a fixed-rate cap, under proper **conditions**, will not restrict access to credit. The effect of Connecticut's reduction of its interest...

...interest rate ceiling is established, Congress should be careful to insure that other charges or **conditions** cannot be changed to thwart the intent of such a ceiling. There is probably little...

...application for a credit card to have a standardized table showing fees, interest rates, and **conditions** under which fees or interest may be charged. The table should include all ways in...

13/3,K/4 (Item 4 from file: 625)

DIALOG(R) File 625:American Banker Publications

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0056739

Regulatory Agencies' Group Statement on Basic Financial Services

American Banker - October 24, 1986; Pg. 4; Vol. 151, No. 209

WORD COUNT: 2,049

TEXT:

...competitive markets, considerable concern has developed about the potential impact of these changes in effectively **denying** or reducing convenient access of many individuals to the payments system and to safe depositories...

...cost transaction and savings accounts with low or no minimum balances, accounts for consumers who **use** a **limited number** of checks or drafts, and other accounts on which minimal charges are made for account...change was due primarily to differences in demographic characteristics of the population and different economic **conditions** prevailing in 1977 and 1983. See memorandum to the board by Mr. Avery and Mr...

13/3,K/5 (Item 5 from file: 625)

DIALOG(R) File 625:American Banker Publications

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0022744

American Banker - November 28, 1983, Monday; Pg. 8

WORD COUNT: 985

TEXT:

... is to limit affiliation by acquisition of approximately the largest 25 holding companies.

4. These **limitations** are cumulative but only apply in acquisition situations. Internal growth is not restricted.

b. Real...

...borrower who purchases insurance from a bank lendeyPwith a 30-day period in which to **cancel** the policy.

d. Thrift branching

When a bank holding company acquires a savings and loan...

... bank" would be able to make consumer loans, second mortgage loans, and similar investments without **limitations** and would be able to put 5% of its assets in small business loans or...

...nonprofit political committees and groups.

Title IX S. 1555:

Hawkins, D'Amato, Dodd, and Garn. **Restricts** the **use** by creditors and businesses of **credit card** owner identification information to prevent credit card fraud.

Title X S. 1002:

Tsongas. New England...

13/3,K/6 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0004772

Regulation Must Yield Market Responsiveness, Flexibility: International Banking Laws Should Safeguard Financial Stability, Realistic Balance Sheet

American Banker - March 26, 1982, Friday; Pg. 12

WORD COUNT: 2,088

BYLINE:

By HARRY TAYLOR, President, Manufacturers Hanover Corporation, New York, N.Y.

TEXT:

...market responsiveness banks require to do their jobs well.

They fall under three headings: ownership **limitations**; restrictions on the asset side; and restrictions on the liability side.

Ownership **limitations** run the full gamut. At the one end are banks totally owned by government and...

... lending activities are directed by government to achieve specific political, social, and economic objectives, thereby **denying** the forces of the marketplace.

At the other end is the ostensibly free market system...

... today, by virtue of grandfathering and allowed foreign banks to make acquisitions that would be **denied** indigenous institutions, still gives foreign banks a favored status.

Restrictions on the asset side include...

... true equity but, under present fiscal policies, are more difficult to market, except to a **limited** **number** of institutions which can with advantage **use** franked income or its equivalent.

At first blush, it might appear that this proposal would...

13/3,K/7 (Item 1 from file: 268)

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00336496 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The dischargeability of credit card debt: New developments and the need for a new direction

Snow, David F

American Bankruptcy Law Journal, v72, n1, p63-102, Winter 1998

DOCUMENT TYPE: Journal Article ARTICLE TYPE: News LANGUAGE: English

RECORD TYPE: Abstract Fulltext

WORD COUNT: 19630

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: by the Supreme Court's recent decision in Field vs. Mans. The theoretical and practical **limitations** of the misrepresentation/reliance model as the test for nondischargeable credit card fraud are highlighted...

... recent decision in Field v. Mans.⁹ This Part points out the theoretical and practical **limitations** of the misrepresentation/reliance model as the test for nondischargeable credit card fraud. Part IV...

...despite its recent market acceptance, is humiliating and stressful for most people.¹⁵

In any **event**, there is a widespread perception, shared by many bankruptcy judges, that defaults on credit card...with the restriction in Sec 523(a)(2) that misstatements respecting the debtor's financial **condition** must be in writing to warrant nondischargeability of fraudulently incurred debt.¹⁶ It is difficult...

...see how a representation of ability to pay does not implicate the debtor's financial **condition**. Therefore, the misrepresentation of ability to pay can survive as a basis for nondischargeability...

...chose in 523(a)(2) not to punish a debtor who lied about her financial **condition** (but not in writing) to induce a loan or transfer, what justification is there for...

...test to "actual fraud" appeared to many courts to mandate application of that test to **credit card** misuse as well as to **prescribe** standards for **employing** the test. Most **credit card** opinions since Field v. Mans have invoked it as a source of both inspiration...

...view card issuers as willing to lend to almost anyone without regard to their financial **condition** or ability to pay.⁹⁰ The issuers' attempts to deprive these casualties of the issuers...

...industry that seeks customers who will spend more than their means requests that discharge be **denied** to these customers because of an implied promise (which courts must infer) not to...a consumer's "credit score" or otherwise monitor the consumer's credit.¹²³

In any **event**, issuers attempt to control risk of loss primarily by statistical tools with much less attention...

...of between \$9,000 and \$9,500 a year. Nevertheless, the creditor issued her a **credit card** with a \$7,700 credit **limit**. She **used** the card for some time without abuse, but a few months prior to filing her...doubtful that subsection (C) should be read to make "loading up" nondischargeable in the unlikely **event** that the issuer made the loan or advance knowing that the debtor intended to wipe out the obligation in bankruptcy. In that **event** the issuer should probably not be rewarded with a nondischargeable claim despite the debtor's...

...focusing narrowly and exclusively on intent to pay.

In Feld the debtor had been certified **disabled** because of crippling emotional and mental problems. There was small prospect that she could supple...

...about it with nondischargeability under 523(a)(2) as their only weapon.

C. SUMMARY OF **LIMITATIONS** OF MISREPRESENTATION/RELIANCE TEST

The courts' efforts to fit the reliance component of the misrepresentation/reliance test to credit card misuse under 523(a)(2)(A) dramatize the test's **limitations** for that task. Since there is no actual causation, courts which focus on penalizing the...or actual fraud, other than a statement respecting the debtor's or an insiders financial **condition**.

Footnote:

11 U.S.C. 523(a)(2)(A) (1994).

Footnote:

'This issue of nondischargeability...

...Servs. Co. v. Hashemi (In re Hashemi), 104 F.3d 1122 (9th Cir. 1996), cert. **denied**, 117 S. Ct. 1824 (1997); Anastas v. American Sav. Bank (In re Anastas), 94 F...Spanel Int'l Ltd. (In re Mayer), 51 F.3d 670, 67374 (7th Cir.), cert. **denied**, 116 S. Ct. 563 (1995); Coman v. Phillips (In re Phillips), 804 F.2d 930...been unwilling to premise a fraud argument on the promises on such receipts. In any **event**, there appears to be no justification for having one nondischargeability rule for charges made where...528, 530 (2d Cir. 1933) ("[I]t is a fraud for an insolvent, concealing his **condition**, to buy goods, for which he does not mean to pay.').

Footnote:

68KEETON ET AL...credit card debt on 18 cards).

Footnote:

96104 F.3d 1122 (9th Cir. 1996), cert. **denied**, 117 S. Ct. 1824 (1997). 971d. at 1126.

9sSee AT&T Universal Card Servs. Corp...333 (Bankr. N.D. Ill.1995).

Footnote:

'54114 F.3d 1122 (9th Cir. 1996), cert. **denied**, 117 S. Ct. 1824 (1997). usSee, e.g., McCreery, 213 B.R. at 694.

Footnote...

13/3,K/8 (Item 2 from file: 268)
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00333114 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Network security strategies

Culbertson, David

Hoosier Banker, v82, n3, p10-13, Mar 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01811

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the past five years to share with one another the tricks and techniques used to **disable** and gain access to computer systems around the world. These are the world's most...

...are offered and how access is controlled. It should also be able to highlight critical **events**, track usage and report information to your network administrator.

With this basic understanding of firewalls...that can be used to

compromise your network.

To address this issue, you should institute **controls** to **limit** the **number** of modems **used** within your organization, block all inbound calls to the phone lines attached to modems and...

13/3,K/9 (Item 3 from file: 268)

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00332219 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The case for debit cards

Clayton, Michelle

America's Community Banker, v7, n3, p22-27, Mar 1998 DOCUMENT TYPE:

Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02897

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... gets its money back. So far, we haven't really taken a loss," Piha says. **Debit card use** at Federal Savings is **limited** to \$300 daily through the ATM and \$1,000 daily for a purchase.

Another example...

...customer and the exercise club. "We can ask them to write a letter requesting to **cancel** the subscription to the exercise club and we get a copy of that," Merrill says...Dec. 31, 1997. According to a MasterCard spokesperson, consumer liability is zero if the following **conditions** are met:

*The loss is reported within 24 hours,

* The cardholder used reasonable care in...

13/3,K/10 (Item 4 from file: 268)

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00301717 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Tax outsourcing

Cassius, Gregory Michael

Mortgage Banking, v57, n3, p77-87, Dec 1996 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 05309

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... tax bill difficulties for the New Jersey portfolio will almost double the number of reporting **events**.

Finally, every servicer claims to take a zero-tolerance position toward tax and interest penalties...

...tax department also affects other areas of loan administration. The costs of procuring copies of **canceled** checks, check printing, inbound mail handling and sorting are rarely, if ever, added to the...best analyzed when operating constraints within a state are weighed against the tax-cycle reporting **events** within a given portfolio. Prior to pricing a portfolio for tax servicing, most vendors analyze...

...performs a peer group expense comparison. The following characteristics represent the most frequently occurring tax processing **operating** constraints:

* **Limited** jurisdictional support for automation.

* Number of homeowner-area taxing jurisdictions.
* Homeowner authorization is required to procure tax information.
* Year-end...currently servicing about 500,000 loans, which equates to approximately 1.2 million tax reporting events annually. Loans are serviced in all 50 states. The portfolio has a degree of difficulty...to more than 300,000 loans, with more than 700,000 tax processing and reporting events annually. Capstead's new portfolio was now rated a very challenging 4.84 in terms...

13/3,K/11 (Item 5 from file: 268)
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00289726 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hiring process audit: Are you in compliance with the Americans With Disabilities Act?
Keller, Pamela V
Hoosier Banker, v80, n6, p6-10, Jun 1996 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02011

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... prescription medications or questions concerning an applicant's workers' compensation history.
The purpose behind these limitations, according to the EEOC, is to ensure that an individual's hidden disability, or history...

...has an obvious disability or voluntarily discloses a disability or need for an accommodation, the employer may ask a very limited number of questions as to whether the applicant needs an accommodation and what type of accommodation...

...applicant ever had a back injury or was treated for mental illness, even when such conditions were related to the applicant's ability to do the job sought.

Drug use: An...

...whether he or she currently uses illegal drugs. Individuals currently using illegal drugs may be denied a job because of their current use. An employer also is permitted to ask an...

13/3,K/12 (Item 6 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00269424 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Marketing of consumer credit services in a developing country: A status report
Bilgin, Zeynep; Yavas, Ugur
International Journal of Bank Marketing, v13, n5, p31-36, 1995
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 03570

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... have been drawn to Turkey, owing partially to the full convertibility of the Turkish Lira, operate with a very limited number of branches and concentrate their efforts on commercial banking.

As shown in Table I, since...These were capacity (14 banks), character (10 banks), capital (five banks), collateral (five banks), and **conditions** (four banks). At the time of the interviews, one bank was in the process of ...

...in reducing bad debts, also meant losing out on potential earnings as a result of **denying** credit to a wider customer base.

Conclusions

On the basis of available secondary data and...

13/3,K/13 (Item 7 from file: 268)

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00260884 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Who needs syndicates?

Lee, Peter

Euromoney, v311, p30-36, Mar 1995 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 05405

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and you've got your bonds.'"

Euromarket bankers were not surprised when Morgan Stanley recently **cancelled** a weekend skiing jamboree for syndicate folk. Bankers are in the mood more for a solitary grumble than for a party. "In the current market **conditions**, a lead underwriter assumes that he will have to place a larger proportion of the...identify who had sold bonds. It was usually a lie. On the few deals where **control numbers** were **used**, dealers were scared to go short and liquidity all but disappeared. "Deals will go into..."

13/3,K/14 (Item 8 from file: 268)

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00244090 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A dozen issues for bankers to consider for future success

Dorfman, Paul M

Journal of Commercial Lending, v76, n11, p8-14, Jul 1994 DOCUMENT TYPE:

Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02824

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... decisions, and the use of technology.

The conclusion to be drawn from this combination of **events** is that all banks will be spending more time and more money on training. Banks...

...tranquillity will spur political leaders to make great efforts to ensure that no one is **denied** access to financial services based on inappropriate criteria.

Finally, fair lending is important for business...a new challenge for community bankers.

Historically, community bankers had the job of managing a **limited number** of **employees** within the bank. In the years to come, community bankers will probably also have to...

...DESCRIPTORS: Industrywide **conditions** ;

13/3,K/15 (Item 9 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00243852 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Markets thrown off balance as the old economic order ends
Balfour, Alexander; Blenkinsop, Philip
Euromoney, p2-39, Jun 1994 DOCUMENT TYPE: Journal Article LANGUAGE:
English RECORD TYPE: Abstract Fulltext
WORD COUNT: 23054

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... salesmen anxious to off-load bonds, has in any case not been borne
out by **events** .
first, it is not clear that investors ever believed that de-coupling
could be sustained...

...changing circumstances are just a natural move from an extraordinary
bull market to more normal **conditions** . They believe that instead of
panicking, borrowers simply need to change borrowing tactics.

Jeffrey Werner...

...for those borrowers without a loyal and yield-insensitive Swiss
following, adapting to these new **conditions** will be more difficult. In
the bull market, investors and underwriters queued up for their...price.
Badly priced or badly placed issues will hurt borrowers much more in these
market **conditions** than before. So, borrowers will have to think first
before trying to borrow at the...

...National's activities."

Building relationships with end-investors is also more important now
that market **conditions** have significantly reduced arbitrage
opportunities. Borrowers early in the year were taking advantage of such...

...example, Asami plans to get around current difficulties by becoming
quicker to react. "Such market **conditions** will likely require that the
bank be more responsive to short-lived windows of opportunity...1 billion
global five-year Canadian dollar FRN in March was designed for these market
conditions , " says John Mulligan, treasurer for Ontario Hydro.

WILL GLOBALS DIE?

For the small group of...

...markets," and that tale should be told.

ABBEY NATIONAL

Abbey National remains relaxed despite difficult **conditions** in bond
markets. Jonathan Nicholls, director, capital markets and corporate
finance, Abbey National Treasury Services...to link the Argentine markets
with foreign financial centres, but decisions will depend on market
conditions . We have been offered the possibility of issuing a dragon, but
no decision has been...this year.

Could the turmoil stall the rest of your programme for this year?

If **conditions** on foreign capital markets are not favourable, we
could **cancel** the last quarter of foreign financing. Interest rate cuts in
Germany and other factors have...

...s first global bond. Bancomext will consider participating in any market
as far as its **conditions** are favourable.

What is your preferred mix of currencies?

Bancomext raises funds in many currencies...We intend, in 1994, to
issue bonds in Deutschmarks and Ecus, depending on the market **conditions** .

How much of this total will be used to refinance maturing issues?

All the bonds...currencies are concerned, we intend to diversify our funding source in accordance with current market **conditions**.

Do you have set targets for cost of funds? How do you intend to achieve...

...electricity company, we have to arrange funding for our facilities each year regardless of the **conditions** of the market. As far as individual flotations are concerned, we aim to maximize profitability...

...We are thinking about a global Eurofranc issue by the year-end, depending on market **conditions**. As for a dragon issue, it depends on swap arbitrage and market **conditions**.

If you do not currently use MTNs, do you intend to set up an MTN... will any syndicated loans be refinanced in the bond markets this year?

Depending on market **conditions**, we will think about refinancing globally. It could be done through private placements rather than...the scope of funding opportunities has been clearly narrower than last year, reflecting different market **conditions**. However, this has not handicapped the bank, as we have been very active early in the year before new issue **conditions** deteriorated and we used many different instruments to front-load the 1994 programme at an...Targets vary over time, and reflect both the Bank's appetite for funds and market **conditions**. After-swaps, targets are typically 5 basis points more aggressive for private placements or structured...

...growth of its disbursements, and thanks to the liquidities it collected last year at favourable **conditions** and partly kept in its treasury, the EIB is not under real pressure. It has...

...which is, to my knowledge, the biggest ever reached in this new capital market. Its **conditions**, identical to those which could have been obtained on the Euro market, were very satisfactory...

...an MTN programme of \$750 million in the US domestic market. Furthermore, depending on market **conditions**, it uses private placements in some currencies, such as the Belgian franc or the Dutch...volatile.

We would like to get around these difficulties by moving quickly enough to make use of the **limited number** of chances. On May 11 1994 we took the opportunity to launch in yen.

REPUBLIC...concerned.

Do you think borrowers need to change their habits in reflection to changing market **conditions**?

The market is constantly changing. Sometimes it is not receptive to long-term fixed income...

...was transformed in January 1994. If pressure on the drachma can be relieved and market **conditions** are favourable, the outlook is good, contends Lia Tatsos, senior international officer.

Can you explain...globals or dragons this year?

Yes. Our plans are determined by both procedural and market **conditions**. It is a lengthy operation to issue global bonds, and we must conform to timings...

...1994.

Do you intend to issue any globals or dragons this year?

Yes, if market **conditions** permit.

What are your core currencies?

Core currencies are Deutschmark, yen and dollars. In 1994...examining the possibility of launching one or two new currency issues in 1994, pending market **conditions**.

What percentage of this year's issues will be swapped?

In 1994, we expect to...

...have any set targets for cost of funds?

Cost targets vary by currency market, market **conditions**, maturity and type of issue (MTN or public).

Have you found it more difficult to issue bonds this year than last?

No, although market **conditions** since February 1994 have been more difficult than in the preceding seven months of our...issued Y300 billion, which leaves around \$8 billion to \$10 billion.

Have you postponed or **cancelled** any issues as a result of the turmoil?

In our announcement [of the funding programme] we said it was subject to market **conditions**. We wouldn't want to suggest, though, that all markets have been bad, and that...

...market problems have been a result of a large technical reaction to earlier bull market **conditions**.

Did you take advantage of last year's market **conditions** to prefund?

No, we can't prefund. Our yen issue was placed one day before...

...borrower in the region.

When will you issue the dragon?

The timing depends on market **conditions**. We're still waiting.

Have ...Do you have any set targets for cost of funds?

Yes, variable depending on market **conditions**

Have you found it more difficult to issue bonds this year than last?

Yes, volatility...

...plan to get around these difficulties?

Issuance of the FRN was designed for these market **conditions**. In addition, we will be using more short-term debt. Generally, we will have to ...

...have totalled C\$3.5 billion including deferred assets.

PENEX

To cope with difficult market **conditions**, Pemex hopes to go to the floating-rate and bank markets. Gilda Rota, international press...

...in 1994/5?

We intend to issue around \$1.5 billion in 1994, if market **conditions** are favourable.

How much of this total will be used to refinance maturing issues?

\$354...Why?

The fixed-rate markets have been more difficult than last year because of market **conditions**.

How do you plan to get around these difficulties?

By going to the floating-rate...

...which allows for a well-defined and calculated strategy which views tapping the markets when **conditions** are particularly favourable.

PROVINCE OF QUEBEC

Cash and prefunding have helped Quebec's position, Canada...set targets?

Yes, but they can be changed over time due to demand and market **conditions**.

How do you intend to achieve these?

By good planning, flexibility and awareness of market...

...financing. Following the slackening of the EMS and the third devaluation of the peseta, market **conditions** allowed us to overfund ourselves quite considerably.

Last December, we deliberately borrowed heavily in fixed...diversify

funding sources and, as before, we are working to price correctly according to market **conditions** .

What do you consider to be your core currencies?
Since we desire stable funding for...

...large amounts of low costs as smoothly as possible. When a new currency meets these **conditions** , we will

13/3,K/16 (Item 1 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0071295

NOTICE OF BOND SALE \$5,500,000 The Curators of The University of Missouri
University of Missouri-Kansas City Recreational Facility Revenue Bonds
of 1986

The Bond Buyer - July 17, 1986; Pg. 13(361); Vol. 277, No. 27427
Word Count: 1,620

TEXT:

...paid, and redeemed
in whole or in part on any interest payment date under certain **conditions**
should the Intramural, Physical Education, and Recreational Facility to be
constructed and renovated with the...will be applied as partial payment for
the Bonds or as
liquidated damages in the **event** a bidder fails to comply with the terms
of
this bid. Checks of unsuccessful bidders...

...CUSIP numbers on said Bonds shall be paid
for the Curators; however, the cost of **assigning** such **numbers** by the
CUSIP
Service Bureau shall be paid by the purchaser.
It is anticipated that said Bonds will be...

... five (45) days after the date of sale, the purchaser shall have the
right
to **cancel** the contract of purchase of said Bonds and to have the good
faith check accompanying...

13/3,K/17 (Item 2 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2006 Bond Buyer. All rts. reserv.

0065804

NOTICE OF BOND SALE \$6,210,000 The Curators of The University of
Missouri University of Missouri-Columbia Parking Garage Revenue Bonds
of 1986

The Bond Buyer - March 25, 1986; Pg. 26(1194); Vol. 275, No. 27348
Word Count: 1,799

TEXT:

...paid, and redeemed in
whole or in part on any interest payment date under certain **conditions**
should
the parking structures to be constructed with the bond proceeds be damaged
or
destroyed...

...into account extraordinary items, as determined in conformity with generally accepted accounting principles including, without **limitation**, any profits or losses on the sale or other disposition, not in the ordinary course...will be applied as partial payment for the Bonds or as liquidated damages in the **event** a bidder fails to comply with the terms of this bid. Checks of unsuccessful bidders...

...numbers on said Bonds shall be paid for by The Curators; however, the cost of **assigning** such **numbers** by the CUSIP **Service** Bureau shall be paid for by the purchaser.

It is anticipated that said Bonds will...

...five (45) days after the date of sale, the purchaser shall have the right to **cancel** the contract of purchase of said Bonds and to have the good faith check accompanying...

13/3,K/18 (Item 1 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2006 Knight Ridder/Tribune Bus News. All rts. reserv.

06614874 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Stranded British Drivers Rely on Breakdown Insurance During Holidays
Daily Mail and the Financial Mail on Sunday, London
December 09, 1998
DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH
WORD COUNT: 790

...LEAD PARAGRAPH: his trusty reindeer each Christmas Eve but is your car as reliable in such wintry **conditions** ?

...TEXT: his trusty reindeer each Christmas Eve but is your car as reliable in such wintry **conditions** ?
Almost 90,000 members called on the AA during Christmas week last year and the...

...cost of the recovery. Many insist on a 24-hour minimum membership before you can **use** the breakdown **service**.
Beware any **limits** on the **number** of call-outs you are allowed -- some services charge if you exceed a certain number...

...direct debit. All claim to give vulnerable people such as women on their own and **disabled** drivers priority in an emergency. In practice, many still have some way to go to...

13/3,K/19 (Item 2 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
(c)2006 Knight Ridder/Tribune Bus News. All rts. reserv.

06605834 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Arizona Republic Russ Wiles Column
Russ Wiles
Arizona Republic

November 08, 1998

DOCUMENT TYPE: NEWSPAPER RECORD TYPE: FULLTEXT LANGUAGE: ENGLISH
WORD COUNT: 1050

...TEXT: liability over four years," he said.

The move also may make sense if the following **conditions** apply:

-- You can pay the conversion taxes without having to tap into your account.

-- You...

...you must report as taxable income, Kuhler explains. But she cautions that the Internal Revenue **Service** recently **limited** the **number** of transfers you can make. Effective Nov. 1, only one conversion is allowed over the...

...caveat here is not to run afoul of the "wash sale" rule. The IRS will **cancel** your deductible loss if you repurchase the same investment within 30 days of selling it...

13/3, K/20 (Item 3 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

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577418 Story Number: 9816 (USE FORMAT 7 OR 9 FOR FULLTEXT)
THE ORANGE COUNTY REGISTER, CALIF., DEBT REPORT COLUMN

Edmund Sanders

Orange County Register (California)

Jul 15, 1997 21:50 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 0661

LEAD PARAGRAPH: Jul. 15-- **CREDIT - CARD** RULES PROHIBIT MINIMUM SPENDING **LIMITS** : Q. My wife and I **use** our **credit cards** for everything in order to earn airline miles. I charge anything over \$5, and my...

TEXT: Jul. 15-- **CREDIT - CARD** RULES PROHIBIT MINIMUM SPENDING **LIMITS** : Q. My wife and I **use** our **credit cards** for everything in order to earn airline miles. I charge anything over \$5, and my...

...and MasterCard have regulations prohibiting merchants from imposing minimum or maximum spending requirements as a **condition** for accepting their credit cards.

The reason some retailers try to impose minimums is that...

...and had the monthly fee charged to my credit card. Unhappy with the service, I **canceled**. But for several months, the monthly charge continued to appear on my bill. I had...

...getting the charges deleted, but they kept appearing on my card. Finally I had to **cancel** the Visa account. Is there any way to stop ongoing charges from these service agreements without **cancelling** the card?

A. Once you reported the problem to the bank that issued your credit
...

...A bank may also intervene in disputes you have with a merchant over past charges.

Canceling the card works, too, but it's a little extreme.
EDMUND SANDERS is The Orange...

13/3,K/21 (Item 4 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
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576031 Story Number: 9645 (USE FORMAT 7 OR 9 FOR FULLTEXT)
THE ORANGE COUNTY REGISTER, CALIF., EDMUND SANDERS COLUMN
Edmund Sanders
Orange County Register (California)
Jul 10, 1997 09:23 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 0665

TEXT: Jul. 10-- **CREDIT - CARD** RULES PROHIBIT MINIMUM SPENDING **LIMITS** :
Q. My wife and I use our **credit cards** for everything in order to earn airline miles. I charge anything over \$5, and my...

...and MasterCard have regulations prohibiting merchants from imposing minimum or maximum spending requirements as a **condition** for accepting their credit cards.

The reason some retailers try to impose minimums is that...

...and had the monthly fee charged to my credit card. Unhappy with the service, I **canceled**. But for several months, the monthly charge continued to appear on my bill. I had...

...getting the charges deleted, but they kept appearing on my card. Finally I had to **cancel** the Visa account. Is there any way to stop ongoing charges from these service agreements without **cancelling** the card?

A. Once you reported the problem to the bank that issued your credit ...

...A bank may also intervene in disputes you have with a merchant over past charges.

Canceling the card works, too, but it's a little extreme.
Edmund Sanders is The Orange...

13/3,K/22 (Item 5 from file: 608)
DIALOG(R)File 608:KR/T Bus.News.
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00199959 Story Number: 16348 (USE FORMAT 7 OR 9 FOR FULLTEXT)
NORWEST BANK TO EXPERIMENT WITH NO-FEE CHECKING IN EFFORT TO LURE CUSTOMERS
Lynne McKenna Frazier
The News-Sentinel
March 23, 1994 17:58 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 484

...TEXT: customers who do other business with the bank. Bostic emphasized that there are no such **conditions** on the Norwest accounts.

Tom Troutner, president of Professional Federal Credit Union, said he knows...

...includes:
A \$50 minimum opening deposit. After that, no minimum deposits are required.
No monthly **service** charge and no **limits** on the **number** of checks written.

EIC 3600

Dialog Search

Free access to Norwest's Instant Cash automated-teller network in 16 states.

Monthly checking-account statements, but with no **canceled** checks returned.

END!A\$5?FW-NO-FEE